WHO LIVES IN NON-MARKET HOUSING?

AN EVALUATION OF THE CITY OF VANCOUVER HOUSING PROGRAM

City of Vancouver
Planning Department

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ACKNOWLEDGEMENTS

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PREFACE

A City of Vancouver housing program assists non-profit and cooperative groups to provide housing. The City leases land, often at less than market value. Non-market sponsors build and manage the units.

In October 1981 a Vancouver newspaper profiled several higher income households living in cooperatives. City Council asked whether these families are typical of households assisted by the city land program.

Two months later, in December 1981, Council was asked to approve a land subsidy worth one million dollars for a sixty-three unit cooperative. Even after applying a federal mortgage interest subsidy, the sponsor estimated that, for the cooperative to be viable, it would be necessary to include about fifty percent of households with incomes exceeding $20,000. Thirteen percent of households were expected to have incomes exceeding $30,000. City Council was faced with a dilemma. City policy is to house those "most in need". Yet, even with subsidies, less than fifty percent of the units would be for lower income households. The sponsors stressed the benefits of a mixed income community. They explained that over the years the housing will become increasingly affordable to low and moderate income households.

Council asked staff to review the incomes of households assisted through the city land program and to advise them as to who is being housed and whether the program is an effective use of city funds. Staff were not asked to review resident satisfaction nor were city staff directed to review the full costs and benefits of the non-market program.

During 1982, City staff, with the assistance of other agencies, surveyed incomes of over 7 000 households living in public housing, non-profit, and cooperatives built between 1960-1981. The findings were reported to Council in May 1983. Staff found that non-market housing is, for the most part, well targetted. Most non-market units are occupied by households of modest means who, without assistance, would experience affordability problems.

On July 17, 1983, Council received the report and adopted several changes to the city land program. Other actions to improve the efficiency and effectiveness of the program are identified. Council asked that the report be distributed to non-market sponsors and government agencies who, we hope, will benefit from a better understanding of who lives in non-market housing.

The report is available in two publications. The shorter version includes Part I (staff report to Council and Council actions) and Part II (summary of findings). The longer publication includes Parts I, II, and III. In Part III we present a full report of the study findings including an outline of the research method, definition of terms, analysis, statistical tables, and copies of briefs submitted to Council. Copies of the summary and full report are available from the Vancouver Planning Department, 453 West 12th Avenue, Vancouver, B.C., V5Y 1V4.

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Part 1

City of Vancouver Housing Land Lease Programme 1984

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VANCOUVER
PLANNING
DEPARTMENT

1983 07 12

TO: City Manager (for Standing Committee on Planning and Development)

SUBJECT: Non-Market Housing in the City of Vancouver: Survey of Occupants

CLASSIFICATION: RECOMMENDATION

The Directors of Planning, Social Planning, and Finance report as follows:

"On 1981 09 20 Council asked staff to: survey residents of non-market housing developments assisted by the City of Vancouver housing program; to assess whether the program is reaching households of modest means; and, if necessary, to recommend changes to city housing policies.

Social or non-market housing is housing built by governments and non-profit and cooperative societies. In return for city assistance and grants made available through the National Housing Act, social housing sponsors agree to provide dwellings that will not be sold or rented for a profit.

Thus far, the City's housing program has provided sites for 7 076 non-market units. Council provides land at or below market price. The City hopes that assisted households will be families, seniors, and others of modest means who would otherwise be unable to obtain adequate and affordable housing.

To assess whether these objectives are being met, City staff, with the assistance of the B.C. Housing Management Commission, The Greater Vancouver Regional District Housing Department, and sixteen cooperative housing societies, collected household profiles and income data on 5 475 of 5 807 households in self-contained units. The study focussed on the 3 150 units in thirty-seven predominantly family projects.

A summary report is available from the City Clerk. In the summary we describe the City's objectives, outline the research method, define terms such as "low and moderate income", and overview the findings. A more detailed reference report is available from the Planning Department.

In this covering report we present a brief overview of the findings and conclude with recommendations. A more detailed summary of the study findings is provided in Part II. In Part II we describe the City's objectives, outline the research method, define terms such as "low and moderate income", and overview the findings. A more detailed reference report is appended as Part III.

The survey confirmed the program is, for the most part, well targetted. Most units are occupied by households of modest means who, without assistance, would experience affordability problems. Several recommendations are made to further improve the efficiency and effectiveness of non-market housing programs.

1. BACKGROUND

a) Senior Government Program

Non-market housing developments assisted by the City have been funded under several senior government programs identified as sections of the National Housing Act.

- **NHA Section 40: Public Housing**

  Public housing receives capital and operating funds from both the federal and provincial governments. Units for seniors, families, and other special needs singles are managed by the B.C. Housing Management Commission (BCHMC) and the City of Vancouver. Prior to July 7, 1983 residents paid no more than 25 percent of their income for housing. On July 7, 1983 provincial operating policies were changed to phase in a 30 percent income-to-rent policy for existing units. No new family public housing has been built in Vancouver city since 1975.

- **NHA Section 15.1 and Section 34.18: Non-Profit and Cooperative**

  Non-profit (Section 15.1) and cooperative (Section 34.18) housing built from 1970 to 1979 received a 10 percent capital grant from the Federal government and mortgages at an interest rate of 8 percent for thirty-five years. (Some of these projects are being refinanced under Section 56.1 described below.) Developments were eligible for a high impact grant from the Province. Other operating costs are paid from tenant rents. Only senior citizens and disabled persons in non-profit housing are eligible for rent supplements to ensure affordable (30 percent of income) rents. This program ended in March 1979 and was replaced by Section 56.1.

- **NHA Section 56.1: Non-Profit and Cooperative**

  Non-profit and cooperative housing built since 1979 is eligible for grants from the federal government to reduce interest on mortgage payments to as low as 2 percent. As in the previous Section 15.1 program, seniors and disabled housing assisted by the Province are eligible for a capital grant and the Provincial Rental Assistance Program, if required. These programs ensure that households assisted by the province pay no more than 30 percent of income for housing.

  Family non-profit and cooperative developments receive only federal assistance. After the mortgage subsidies, tenant rents must cover the remaining operating costs. In GVHC units tenant rents are adjusted annually to reflect low end of market rents. For cooperative residents who are not "income-tested", CMHC assistance toward reducing the monthly interest payments is slowly withdrawn at a rate of 5 percent per year. Eventually residents, who can afford it, pay the full mortgage costs. Subsidies are then only available to the cooperative to the extent required to assist low income (income-tested) households.

These different funding arrangements help to explain who is housed in non-market developments.

b) City Program

The City has assisted non-market housing by providing land at or below market price. Council has adopted policies to:

- Assist households who would otherwise be unable to obtain suitable and affordable housing. Given limited resources, the City has directed assistance to households experiencing both affordability and suitability problems. High priority households are low income families, the elderly, disabled, and singles in the Downtown East Side. Previous policy statements do not provide a clear indication of our long-term expectations for non-market housing. We assumed that the intent is to ensure a continuing stock of low cost housing occupied by lower income households.

- Request senior governments to provide income support for households in suitable accommodation who have an affordability problem (singles and couples).

- Encourage a mix of incomes and household types. In False Creek and Champlain Heights the non-market program provides housing for modest and low income households.

c) Definition of "Priority Households"

In order to identify priority households, we defined low income in terms of a household's ability to afford basic necessities of housing, goods, and services. We said high priority households are single person households with incomes less than $10 000, couples with incomes less than $15 000 and families with incomes less than $20 000. Moderate to high priority households are singles and couples with incomes from $10 000 - $20 000 and for families earning from $20 000 - $30 000. The basis for these cutoffs is outlined in the background documentation. We are reporting the findings in sufficient detail to permit the reader to select other definitions of low income.

In addition to low income, priority households have housing requirements not necessarily provided in market units. Example design and service requirements are accessiblity, ground orientation, and on-site health care.

II. FINDINGS

The City has provided land for 7 076 non-market households. Of these non-market households, one-third are households headed by a senior, one-third are families, and one-third are other singles and couples. Ten percent of these households include a disabled person. Half of the units are managed by government, one-third by non-profit societies, and the remaining 20 percent are cooperatives.

We did several tests to determine whether non-market households fit the City's priorities. All tests indicate a very high percentage of non-market households have low-income and special design requirements.

In the city an estimated 50 percent of households have incomes less than $20 000, compared to 87 percent of non-market households. Statistics Canada estimates that in B.C. one-third of all single-person households have incomes less than $7 000 and one-third of family incomes are less than $25 000. In our survey, 89 percent of assisted households have incomes below the Statistics Canada estimated "poverty line" for their household size.

The most telling test of whether we are housing needy households is whether the non-market households could afford (at 25 percent of income) alternate similar-sized housing elsewhere in the city. We found that less than 3 percent of assisted households could afford housing in the same area. Possibly 10 percent could afford housing elsewhere in the city. However, not all landlords will rent to families or disabled persons.

Cooperative housing is an alternate to home ownership. At most 10 percent of cooperative households could afford a low priced suburban home. At most 2 percent might have sufficient income to afford a modest priced home in the city provided they have sufficient assets for a down payment. We did not collect data on assets. We concluded that cooperatives offer many of the benefits of home ownership in areas of the city where home ownership is not affordable to modest income households.

Because of differences in funding programs and household needs, findings from our survey of non-family and family developments are reported separately.

(a) Non-Family Developments

The study confirmed that almost all the households in non-family developments (senior, disabled) have very low incomes: less than five percent have incomes over $10 000. All meet the City's priority. When we compared shelter costs of non-market households with those in market units, we concluded that their shelter costs would be substantially higher if they were forced to relocate into market units.

(b) Family Developments

We defined "family" developments as projects in which the majority of units have at least two bedrooms. Most, but not all, households are families with children. Cooperatives encourage a mix of household types including families, singles, couples and seniors.

Ninety percent of the households in family projects fit into the household-type and low-income categories identified as priorities for City assistance. The remaining 10 percent are singles and couples with incomes in excess of $20 000, and families with incomes in excess of $30 000. Most of these lower-priority households live in cooperatives. They often pay higher rents that in turn provide in-project subsidies for lower-income households. Of the households with higher incomes, many are large families with more than one wage earner. When incomes are adjusted to take into account the higher costs of living for larger households, about 5 percent of all non-market households (9 percent of families) have incomes in excess of the Statistics Canada low income "poverty line" for their household size.

Differences in the proportion of priority households in family projects can be explained by differences in funding programs, management policies, sponsor, location and livability. The highest percentages of priority households are in rental housing managed by the Province. This is the only family housing receiving both federal and provincial assistance. The deep subsidies allow very low-income families to be housed.

Cooperatives and regional (GVHC) non-profit family developments are not eligible for provincial rent supplements. After CMHC assistance projects must collect sufficient rent to cover costs. In these developments, the proportion of priority households varies from as low as 50 percent to as high as 100 percent. Overall we found that half of the cooperatives and all GVHC developments have very high proportions (at least 90 percent) of priority households.

There are considerable differences in resident profiles on a project-by-project basis. Developments housing high proportions of priority households are located in less affluent areas, tend to be higher-density housing, and are projects in which members or managers have a strong commitment to housing the most needy.

2. PROGRAM CONCERNS AND CONCLUSIONS

We concluded from the study that the social housing program is well targetted. Most units are occupied by households of modest means who, without assistance, would have a difficult time affording suitable housing. However, the study also identified several concerns. Most of the concerns with program effectiveness can be traced back to the guidelines under which senior governments provide assistance. The role of the City is limited and the actions we can take are few. Given CMHC's procedures for allocating non-market units we frequently have limited choice in resource group or sponsor. We may be faced with either selecting a group with a unit allocation or waiting until the next year for new allocations.

CONCERN 1: Affordability in Non-Market Housing

Living in assisted housing does not ensure affordability. Non-market sponsors cannot incur losses. CMHC provides some assistance, but after that projects must meet all costs through tenant rents. As a result, lower-income tenants may pay high proportions of income to live in assisted housing. In GVHC units, 60 percent of households pay more than 25 percent of their income for rent. About 30 percent of cooperative residents pay more than 25 percent of income for housing. Nevertheless, families would pay even more for similar market units. Federal-provincial agreements to cost-share rent supplements for low income family housing residents would improve affordability.

CONCERN 2: Some "Highgrading"

"Highgrading" means that developments which may have housed a high percent of low-income households in the early years now house fewer low-income households. Our study showed that some of the older cooperative projects could house a higher proportion of low-income households than they presently do. In theory, older projects are able to charge lower rents and house more low-income households. In practice, very few cooperative residents move out, making way for low-income families. We were disturbed to find that when a cooperative member moves, selection criteria for new members do not necessarily ensure a low-income household moves in.

These findings should be viewed with caution. They are partly explained by the funding program. Cooperatives are reluctant to house a high percentage of households with very low incomes. If households are unable to meet rent payments the management has no resources to draw upon to cover operating costs.

Secondly, low-modest income households moved into cooperatives built in the mid-1970s. During the 1970s cooperatives residents enjoyed similar rising incomes and high employment experienced by the population at large. Rising house prices during 1979-1981 meant that incomes of most cooperative residents were still not sufficient to buy a home. Our survey collected income data for 1981, just prior to the recession. Cooperative representatives report that during the last year many have had to dig into reserve funds to assist residents who have experienced substantial declines in income. Our findings report a high income year and should be tempered to reflect the times.

Nevertheless, our study provides us with a basis for making recommendations to senior governments and to the non-market sector. These suggestions are outlined in more detail in Part II. They include a rent supplement program to help relieve the uncertainty of changing incomes. We concluded that if cooperatives increased occupancy charges on a regular basis for those who can afford it then more subsidy dollars could be available to direct to lower income households. Various methods of calculating occupancy charges should be considered. One option is to base occupancy charges on the lessor of 25 percent of income, low-end-of-market rent, or full recovery of mortgage interest.

Including an estimate of "need" in the criteria for selection of new members could ensure cooperative housing continues to serve lower income households.

CONCERN 3: Insufficient Family Unit Allocations

Our study showed that on inner-city sites and in mixed communities (such as False Creek) higher density and community mix result in 30 percent of units in "family developments" being studio and one bedroom size. CMHC will be asked to recognize this mix when they calculate unit allocations. A family unit target should be established. Non-family units built to ensure project viability in the inner city should be in addition to, not in the place of, family unit allocations.

CONCERN 4: Inequitable Assistance

In reviewing existing housing programs, we were once again discouraged to find that assistance to households with similar needs remains very inequitable. In 1980 we reported the differences in assistance for households in similar circumstances. We found that 20 to 25 percent of households in market units had difficulty affording adequate and suitable housing. Most of these households (75 percent) had an affordability problem . They live in adequate housing. Others live in poor quality housing or require care and support services. Government programs provide little or no assistance for households living in market rental housing. Other households, with similarly low incomes but living in non-market housing, receive support. Shelter allowance programs and non-market housing were recommended to equalize assistance. Recommended actions have not been implemented.

III. CITY ACTIONS

The City's contribution to non-market housing has been through making land available at or below market price. Staff considered various alterations to our land lease policy and other forms of assistance. We concluded that the study findings did not warrant substantial changes to our present policies.

If Council is concerned that some developments may not, over the long-run, continue to house high priority households, then we could consider altering our land lease policy. At present CMHC requires prepayment of leases. Our lease terms allow for recapture of full market value only if a development ceases to be non-market. We could consider collecting a prepaid rent and including conditions for lease review. If the proportion of "priority" households drops below a stated threshold, lease terms could be subject to renegotiation. This would be difficult to define and costly to monitor. Given the difficulty of writing a prepaid lease with review terms staff are not recommending this action.

Two modifications to our lease terms are recommended. We found that developments built by established resource groups tend to house a high proportion of "priority households". We expect that this reflects their established education programs, management experience, and method of selecting residents. We are recommending that information on resident selection and education programs be included as criteria which the City uses to select sponsors for non-market housing sites. In order to monitor the City's program, should we choose to do so, staff are recommending that a clause be included in all land leases to require developments to provide resident profiles. Given the costs of program evaluation we are not recommending regular collection of project data.

RECOMMENDATIONS

The Directors of Planning, Social Planning, and Finance recommend:

A. THAT when City land is allocated for non-market housing:

1. To assist the City in selecting a sponsor or resource group, the City ask potential sponsors to submit statements of proposed resident selection criteria, education programs, and management training provided for residents;

2. That a clause be included in all land leases for non-market housing saying that the Supervisor of Properties may request statements of project revenues, expenses, and resident household, and income profiles.

B. THAT Council forward copies of the Vancouver Non-Market Housing Study to Canada Mortgage and Housing Corporation, the Provincial Department of Lands, Parks and Housing and to the Cooperative Housing Federation of B.C. for information and further that Council encourage these agencies to revise their programs and operating procedures as outlined in the background report.

The City Manager RECOMMENDS that the foregoing recommendations of the Directors of Planning, Social Planning, and Finance be approved.

PART REPORT TO COUNCIL

STANDING COMMITTEE OF COUNCIL ON PLANNING AND DEVELOPMENT

MAY 19, 1983/JUNE 23, 1983

A special meeting of the Standing Committee of Council on Planning and Development was held on Thursday, May 19, 1983 and reconvened on Thursday, June 23, 1983, in Committee Room No. 1, Third Floor, City Hall, at approximately 1:30 p.m.

MAY 19, 1983		JUNE 23, 1983	
PRESENT:	Alderman Ford, Chairman Alderman Brown Alderman Puil Alderman Yee Alderman Yorke	PRESENT:	Alderman Ford, Chairman Alderman Brown Alderman Puil Alderman Yee
ALSO PRESENT:	Alderman Davies	ABSENT:	Alderman Yorke (Leave of absence)
CLERK:	M. Cross	CLERK:	M. Cross

Recorded Vote:

Unless otherwise indicated, votes of the Committee on all items are unanimous.

RECOMMENDATION:

1. Non-market Housing in the City of Vancouver: Survey of Occupants

MAY 19, 1983

The Committee considered a Manager's report dated May 2, 1983 (on file in the City Clerk's office) in which the Director of Planning, Director of Social Planning and Director of Finance respond to a September 20, 1981 Council request to survey residents of non-market housing developments assisted by the City of Vancouver housing program to assess whether the program is reaching households of modest means. If necessary, staff were to recommend changes to City housing policies.

Dr. A. McAfee, Overall Planning, advised that the City's housing program has provided sites for 7,076 non-market units providing land at or below market price. It is hoped that assisted households will be families, seniors and others of modest means who would otherwise be unable to obtain adequate and affordable housing.

To assess whether these objectives are being met, City staff, with the assistance of the B.C. Housing Management Commission, Greater Vancouver Regional District Housing Department, and sixteen cooperative housing societies, collected household profiles and income data on households in self-contained units, focusing on units in thirty-seven predominantly family projects. The study describes the City's objectives, outlines the research method, defines terms such as low and moderate income, and presents an overview of the findings. (A detailed reference report is available from the Planning Department).

Dr. McAfee outlined the senior government programs (National Housing Act) under which the non-market housing developments assisted by the City are funded.

Clause No. 1 continued

Council has adopted policies to:

- Assist households who would otherwise be unable to obtain suitable and affordable housing;
- Request senior governments to provide income support for households for suitable accommodation who have an affordability problem;
- Encourage a mix of incomes and household types.

Dr. McAfee defined priority households:

a) High priority households are;

- Single persons with incomes less than $10,000 per annum.
- Couples with incomes less than $15,000 per annum.
- Families with incomes less than $20,000 per annum.

b) Moderate to high priority households are;

- Singles and couples with incomes from $10,000 to $20,000 per annum.
- Families with incomes from $20,000 to $30,000 per annum.

In addition, low income priority households have housing requirements not necessarily provided in market units, i.e. special design requirements, accessibility, ground orientation, and on-site health care.

Dr. McAfee advised that conclusions of the study indicate the social housing program is well targetted and most units are occupied by households of modest means who, without assistance, would have a difficult time finding suitable affordable housing.

The study identified several concerns with the program's effectiveness based on the guidelines under which senior governments provide assistance. Given C.M.H.C.'s procedures for allocating non-market units the City has limited choice in resource group or sponsor.

The concerns detailed in the Manager's report are as follows:

a) Affordability in non-market housing.

b) Some "high grading" (developments which may have housed a high percentage of low income households in the early years now house fewer low income households).

c) Insufficient family unit allocations.

d) Inequitable assistance.

Study findings do not warrant substantial changes to the present policies of making land available for non-market housing at or below market prices. If Council is concerned that some developments may not continue to house high priority households, staff could consider altering the land-lease policy.

PART REPORT TO COUNCIL
STANDING COMMITTEE OF COUNCIL
ON PLANNING AND DEVELOPMENT
MAY 19, 1983/JUNE 23, 1983

Clause No. 1 continued

Two modifications to the City's lease terms are recommended:

- Information on resident selection and education programs be included as criteria which the City uses to select sponsors for non-market housing sites.

- A clause be included in all land leases to require developments to provide resident profiles.

As there was insufficient time to discuss the matter the Committee deferred consideration of the recommendations and representations from cooperative groups to a future meeting.

JUNE 23, 1983

The following were present:

Mrs. E. Duvall - Columbia Housing Society

Mr. M. Bostwick - Columbia Housing Society

Mr. L. Burdak - Cooperative Housing Federation of B.C.

Mrs. Duvall advised that the cooperative societies were pleased that the City had undertaken the study. She expressed concern that the survey only looked at income levels and does not detail the consumer satisfaction with cooperatives or the fact that C.M.H.C. guidelines and priorities are different than the City's. Mrs. Duvall supported the recommendations of the report. The report identifies concerns and the cooperatives will be addressing them.

Mr. Burdak expressed his personal satisfaction with respect to living in cooperative housing. He sought assurances from the City that, should more cooperative units be allocated, the City will supply the land for them to be built on.

Mr. Patch, President of B.I.L.D., arrived during the discussion and filed a brief after the meeting (on file in the City Clerk's office) indicating that the City's involvement in provision of land is essential to affordable housing in Vancouver, especially for persons with special needs.

* Copies of the briefs by Columbia Housing
Cooperative Federation of B.C.
B.I.L.D.

are to be found on pages 92 - 103 of the Background Reference Report (Part III).

PART REPORT TO COUNCIL
STANDING COMMITTEE OF COUNCIL
ON PLANNING AND DEVELOPMENT
MAY 19, 1983/JUNE 23, 1983

Clause No. 1 continued

After discussion the Committee

RECOMMENDED

A. THAT when City land is allocated for non-market housing:

- to assist the City in selecting a sponsor or resource group, the City ask potential sponsors to submit statements of proposed resident selection criteria, education programs, and management training provided for residents;

- a clause be included in all land leases for non-market housing saying that the Supervisor of Properties may request statements of project revenues, expenses, and resident household and income profiles.

B. THAT Council forward copies of the Vancouver Non-Market Housing Study to Canada Mortgage and Housing Corporation, the Provincial Department of Lands, Parks and Housing and to the Cooperative Housing Federation of B.C. for information and further that Council encourage these agencies to revise their programs and operating procedures as outlined in the background report.

CITY OF VANCOUVER
MEMORANDUM

From: CITY CLERK

Date: 1983 JULY 14

Subject: NON-MARKET HOUSING IN THE CITY OF VANCOUVER
SURVEY OF OCCUPANTS

I wish to inform you of the attached extract from the minutes of the Vancouver City Council meeting of Tuesday, July 12, 1983, when dealing with the attached part report of the Standing Committee of Council on Planning and Development dated May 19, 1983/June 23, 1983, with regard to the above matter.

I. Part Report of Standing Committee on Planning & Development (May 19/June 23, 1983)

Non-market Housing in the City of Vancouver: Survey of Occupants (Clause 1)

MOVED by Ald. Ford,
THAT recommendation A of the Committee be approved.

- CARRIED UNANIMOUSLY

MOVED by Ald. Ford,
THAT recommendation B of the Committee be approved.

- Carried

MOVED by Ald. Yorke,
THAT recommendation B of the Committee be referred back to the Planning and Development Committee for further consideration.

- LOST

(Aldermen Bellamy, Brown, Ford, Kennedy, Puil, Yee and the Mayor opposed)

The Motion to refer having lost, the Motion to approve was put and CARRIED with Aldermen Davies, Eriksen, Rankin and Yorke opposed.

STATISTICAL ATTACHMENTS TO COUNCIL REPORT

TABLE 1 NON MARKET UNITS ASSISTED BY THE CITY (as of 1982 05 01)

SPONSOR/MANAGER	# PROJECTS	FAMILY	SENIORS	OTHER	TOTAL	
Public Housing (BCHMC)	14	1,376	884	42	2,302	32%
Municipal Public Housing (City)	8	-	417	360	777	11%
Municipal Non-Profit (GVRD)	6	210	-	64	274	4%
Private Non-Profit	60	123	997	1,270	2,390	34%
Co-operative	18	883	121	329	1,333	19%
Total	106	2,592 37%	2,419 34%	2,065 29%	7,076	100%

TABLE 2 COMPARISON OF HOUSEHOLD PROFILES — CITY OF VANCOUVER NON MARKET HOUSEHOLDS

	City Profile	Non Market Profile
Family with child (under 19)	32%	37%
Elderly (head aged 65 plus)	22	34
Singles	23	20
Couples plus other adults	24	9
	100%	100%
Disabled - Severe Most (but not all) non-elderly disabled are singles	2% all households	10% all assisted households

TABLE 3 COMPARISON OF HOUSEHOLD INCOME PROFILES — CITY OF VANCOUVER NON MARKET HOUSEHOLDS

Income	1981 Census Metro Vancouver household income	Non Market Households Self Contained**	Non Market Households Cumulative %
$ 0 - 10 000	19%	65%	65%
10 001-15 000	11	12	77
15 001-20 000	10	10	87
20 001-30 000	30	9	96
30,000 plus	30	4	100
	100	100	

* City profile requires updating when census data available.

** Fewer than eight percent of all (7076) non market households have incomes exceeding $20 000. Thirteen percent of self contained households (5800 units) have incomes in excess of $20 000.

TABLE 5 PERCENT OF NON MARKET HOUSEHOLDS WITH INCOMES LESS THAN THE "VANCOUVER POVERTY LINE" AND IN MEDIUM TO HIGH PRIORITY GROUPS

Household Type/Size	Income Group	Percent of Non Market Households
Single	< $ 10 000	98 %
Couples	< 15 000	61
Family	< 20 000	78
Family	< 25 000	89
Family	< 30 000	95
OVERALL "most in need"		90%
OVERALL "In need"		95%

TABLE 6 INCOMES OF NON MARKET RESIDENTS IN PROJECTS FOR SENIORS, DISABLED, AND OTHER SPECIAL NEEDS (Non Family) GROUPS

INCOME	SPONSORS			
	CITY D.T.E.S.	B.C.H.M.C. SENIORS	NON PROFIT SENIORS ONLY	MUNICIPAL H.P. DISABLED* PROJECT
$0 - $10,000	99.5%	98%	98%	70%
$10,001 - $15,000	.5	2	1	20
$15,000 plus	-	-	1	10
	100	100	100	100
# units	777	884	963	44

* Includes families with disabled head of household

COMPARISON OF HOUSEHOLD INCOMES -- BY FUNDING PROGRAM

NATIONAL AND B.C. HOUSEHOLDS
CITY OF VANCOUVER NON MARKET HOUSEHOLDS
CMHC & TORONTO NON MARKET STUDIES

(Cumulative percentages)

HOUSEHOLD INCOME $	Canada all households *	All rental households Canada*	B.C. Households 1981 *	CITY OF VANCOUVER NON MARKET HOUSING STUDY 1982										Toronto Coop Study Section 34 & 56 1982 *	96.1 CMHC Study* 1982
				Public Housing Seniors	Private N.P. Seniors (Section 15 & 56)	City Special Needs	MHP Disabled	Public Housing Family (Pre 1974)	MHP Family Sec.15 (1974 - 1979)	Coop Family (Mix)* Sec. 34 (1974 - 1979)	MHP Family Sec. 56.1 (1979-)	Coop Family (Mix)* Sec. 56.1 (1979-)	Private N.P. Family (Mix)* Sec. 56.1 (1979-)		
$ 0 - 10,000	17.2 %	26.6 %	19.2 %	98 %	98 %	99 %	70%	64%	12%	12 %	8%	16 %	28%	25 %	29.4%
$ 0 - 20,000	39.3	55.8	42.1	100	100	100	100	93	66	40	58	60	35	58	63.4
$ 0 - 30,000	62.8	79.3	70.5	-	-	-	-	100	96	73	94	89	39	84	87.4
$ 0 - 40,000	80.7	91	80.0	-	-	-	-	-	100	91	100	97	100	100	97.2
All incomes	100%	100%	100	-	-	-	-	-	-	100	-	100			100

* Includes all households : Family, singles, other adults, elderly etc.
All other columns are for one household type eg. Family or elderly housing.

TABLE 4

TABLE 5 DEFINITION OF " PRIORITY" HOUSEHOLDS : CITY OF VANCOUVER CRITERIA

"IN MOST NEED" HIGH PRIORITY HOUSEHOLDS FOR CITY ASSISTANCE

- Households requiring special design features (accessible, ground oriented) who are unable to find/afford market units.

	Income less than
• Families with children	$ 20 000
• Elderly and disabled persons	10 000
• Single person households	10 000
• Adult (childless) households (2+ persons)	15 000

"IN NEED" MEDIUM TO HIGH PRIORITY HOUSEHOLDS	Income between
• Families with children	20 000 - 30 000
• Adult (childless) households	10 000 - 20 000

LOWER PRIORITY HOUSEHOLDS

- Households not requiring special design features

	Income Exceeding
• Families with children	30 000
• Adult (childless) households	20 000

TABLE 6 PERCENT OF HOUSEHOLDS IN NON PROFIT AND COOPERATIVE FAMILY HOUSING WHO MEET THE CITY'S CRITERION AS HIGH PRIORITY FOR HOUSING ASSISTANCE

SPONSOR	PROJECT	A % High Priority	B % Medium Priority	total A+B	% Low Priority	DATE BUILT	# UNITS	DENSITY U.P.A.	LOCATION
GVHC	Grandview	85%	15%	100%	--	1976	20	15	East Side
GVHC	Semlin	65	35	100	--	1976	36	15	East Side
Inner City	Grandview	95	--	95	5%	1979	19	45	East Side
GVHC	Earle Adams	70	25	95	5	1978	105	15	Champlain Heights
GVHC	Euclid	65	30	95	5	1978	20	20	East Side
Columbia	Laidlaw	65	30	95	5	1982	87	15	Champlain Heights
GVHC	Habitat Villa	60	35	95	5	1979	36	15	Jericho West Side
Inner City	Vancouver East	60	30	90	10	1980-81	38	25-35	East Side
Columbia	La Petite Maison	50	40	90	10	1979	66	15	Champlain Heights
Columbia	Alder Bay	60	25	85	15	1979	95	100	False Creek
Columbia	Matheson	55	30	85	15	1982	120	15	Champlain Heights
Columbia	La Coeur	50	30	80	20	1981	77	15	Champlain Heights
Inner City	Watershed	30	50	80	20	1981	14	45	East Side
Columbia	Twin Rainbows	50	20	70	30	1981	67	100	False Creek
Self	Penta	50	20	70	30	1978	20	15	Jericho West Side
SPOTA	Mau Dan	50	20	70	30	1982	116	35	East Side
Self	Adanac	50	20	70	30	1977	160	15	East Side
Self	Dunbar	40	30	70	30	1979	15	15	Jericho West Side
Self	False Creek	25	25	50	50	1976	170	45	False Creek
Incomplete Data	Of those who responded % in HIGH and MEDIUM				Not reported or not priority				
Priv. N.P.	Wellington	35%	5%	40%	60%	1981	85	100	False Creek
United House	Kanata	15	12	27	73	1975	150	12	Champlain Heights
Self-	Strathcona	14	-	14	86	1975	7	10	Strathcona
United House	Decosmos	5	5	10	90	1972	110	12	Champlain Heights

* Priority Households

High Priority: Households requiring special design features (eg accessible, ground related) who are unable to afford appropriate market units.
- Households with children. Incomes less than $20,000.
- Household led by a person aged 65 or older.
- Household with a disabled person.
- Other Adult households. Incomes less than $15,000 (and living in units not appropriate for families.)

Medium to High Priority: Households requiring special design features who probably cannot find or afford appropriate market units.
- Households with children. Incomes $20,000 - $30,000.
- Adult childless households. Incomes $15,000 - $20,000.

Lower Priority: Households who probably could find alternate accommodation though not necessarily in the same area nor with the same security of tenure.
- Families with incomes exceeding $30,000
- Adult Households incomes exceeding $20,000

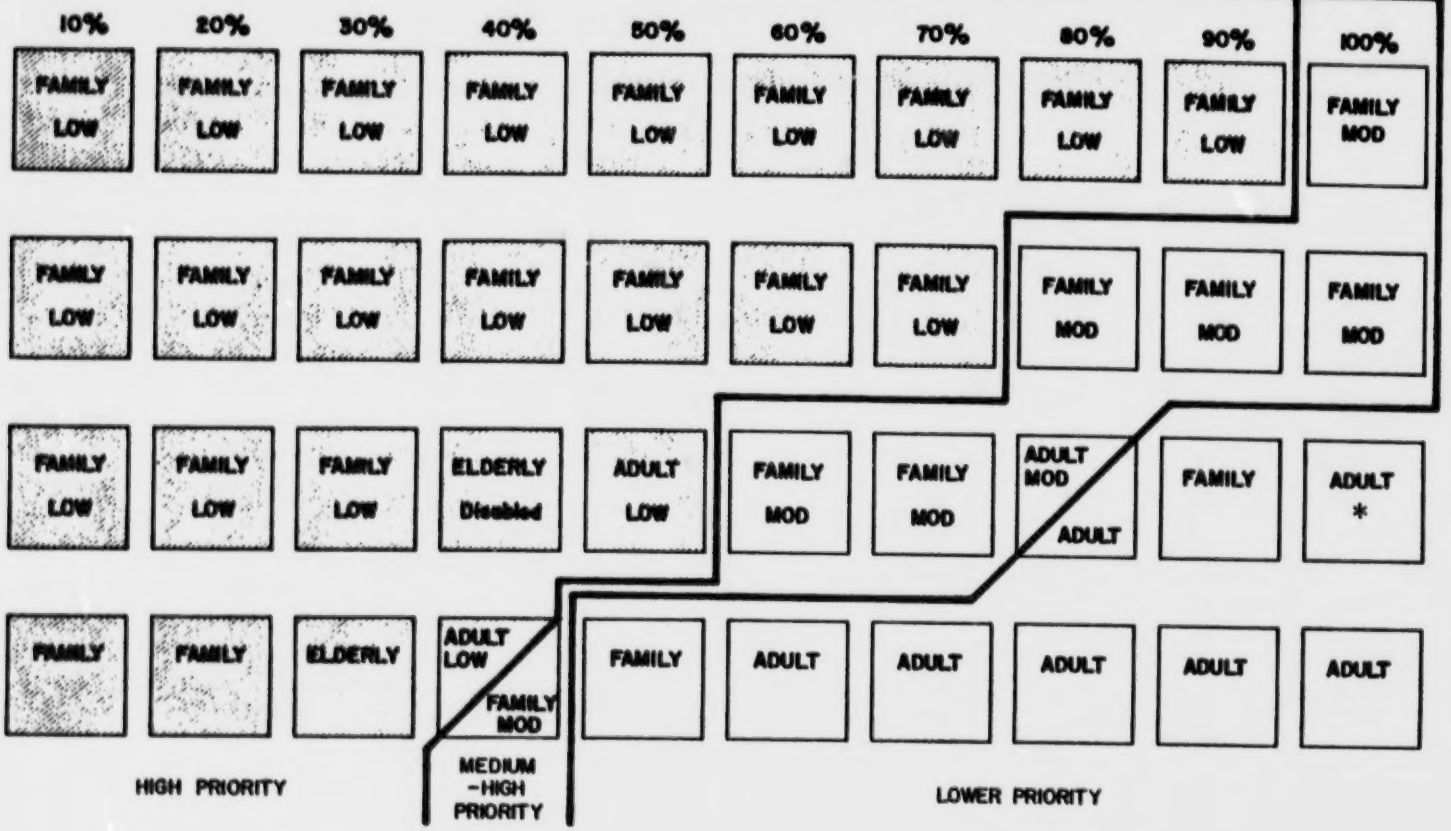
TABLE 6
PERCENT OF HIGH PRIORITY HOUSEHOLDS

TABLE 7 PROPORTIONS OF HOUSEHOLDS BY TYPE AND INCOME IN FAMILY DEVELOPMENTS
WHO MEET THE CITY'S PRIORITIES FOR ASSISTANCE THROUGH THE NON MARKET PROGRAM

HIGH PRIORITY: Households requiring special design features (accessible, ground related) who are unable to afford market units.
FL - Family Low (incomes less than $20 000)
ED - Elderly, Disabled
AL - Adult Households (incomes less than $15 000 and when in studio or 1 bedroom units)

MEDIUM TO HIGH PRIORITY: Special needs households who probably cannot find and afford suitable market units.
FM - Family Moderate (incomes from $20 000 - $30 000)
AM - Adult Households (incomes from $15 000 - $20 000 and in studio or 1 bedroom unit)

LOWER PRIORITY: Households who probably could find alternate accommodation though not necessarily in the same area nor with the same security of tenure.
F - Families (incomes in excess of $30 000)
A - Adult Households (incomes in excess of $20 000)
* - Adult Households (in family units)



% OF HIGH PRIORITY HOUSEHOLDS

TABLE 8 PROPORTION OF HOUSEHOLDS BY TYPE AND INCOME IN COOPERATIVE AND NON PROFIT FAMILY DEVELOPMENTS WHO MEET THE CITY'S PRIORITY FOR HOUSING ASSISTANCE.

PROGRAM **	TYPE	DEVEL -OPER	NAME	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
OLD	NON PROFIT	GVHC	Grandview 20 units 1976 East Side	FL	FL	FL	FL	FL	FL	FL	FL	FL/FM	FM
OLD	NON PROFIT	GVHC	Semlin 36 units 1976 East Side	FL	FL	FL	FL	FL	FL	FL/FM	FM	FM	FM
NEW	COOP	IC	Grandview 19 units 1979 East Side	FL	FL	FL	FL	FL	FL	FL	AL	AL	AL/A
OLD	NON PROFIT	GVHC	Earle Adams 109 units 1978 Champ. Hts.	FL	FL	FL	FL	FL	FL	FL	FM	FM	FM/F
OLD	NON PROFIT	GVHC	Euclid 33 units 1978 East Side	FL	FL	FL	FL	FL	FL	FL/FM	FM	FM	FM/F
NEW	COOP	COL	Laidlaw 87 units 1982 Champ. Hts.	FL	FL	FL	FL	E	AL	AL/FM	FM	FM	AM/A*
NEW	NON PROFIT	GVHC	Habitat Ville 36 units 1979 Jericho	FL	FL	FL	FL	FL	FL	FM	FM	FM	FM/F
NEW	COOP	IC	Vanc. East 38 units 1980 East Side	FL	FL	FL	AL	AL	E/FM	FM	FM	AM	F/A
OLD	COOP	COL	La Petite Ma. 66 units 1979 Champ. Hts.	FL	FL	FL	FL	FL	FM	FM	FM	FM	F
NEW	COOP	COL	Alder Bay 95 units 1979 False Creek	FL	FL	FL	FL	FL/E	E	AL/FM	FM	FM/A	F
NEW	COOP	COL	Matheson 120 units 1982 Champ. Hts.	FL	FL	FL	E	E/D	AL	AL/FM	FM	FM/A*	A*
NEW	COOP	COL	La Coeur 77 units 1981 Champ. Hts.	FL	FL	FL	E	AL	FM	FM	FM	F/A*	A*
NEW	COOP	IC	Watershed 14 units 1981 East Side	FL	FL	FL	AM	AM	FM	FM	FM	F/A	A
NEW	COOP	COL	Twin Rainbows 67 units 1981 False Creek	FL	FL	E	E/D	AL	FM/AM	AM	F	A	A
OLD	COOP	Self	Ponts 20 units 1975 Jericho	FL	FL	FL	FL/E	D	AM/FM	FM	F	F	F
NEW	COOP	SPOTA	Hau Dan 116 units 1982 East Side	FL	FL	FL/E	E	E	FM	FM	F	F	F/A*
OLD	COOP	Self	Adanac 160 units 1977 East Side	FL	FL	FL	E/D	AL	FM	FM	F	F/A	A*
OLD	COOP	Self	Dunbar 15 units 1979 Jericho	FL	FL	E	E	FM	FM	FM	F	F	A
OLD	COOP	Self	False Creek 170 units 1978 False Creek	FL	E/FL	AL/FM	FM	FM	F	F	F	F/A	A*
NEW	NON PROFIT	Priv-ate	Wellington 89 units 1981 False Creek	FL	FL	E	FM/AL	F	A	A	A	A	A

HIGHER PRIORITY LOWER PRIORITY

**Old = pre 1979 IC = Inner City
New = post 1979 COL = Columbia

High priority

See legend on page I - 16

Million-dollar baby shocks council

By JAN O'BRIEN
Province City Hall Reporter

Through no fault of its own, False Creek's Marina Housing Co-operative turned into a million-dollar baby.

And nobody was more surprised than the Vancouver city council members who assisted in the delivery.

They were shocked to discover that a city program set up to provide housing for lower-income residents is turning into a subsidy for middle-income people, and even some with higher incomes.

Since the end of the Second World War, the city has been giving non-profit housing groups a discount on the market price of city land. Instead of getting the full market value of the property, the city "writes down" or subsidizes the sale and lease of its land to enable co-ops to build housing.

The city hands out no cash. What it does is agree to forfeit potential revenue from the sale or lease of the property on the open market.

In the case of the Marina Co-op, being built just west of the Cambie Street bridge on the last piece of city land to be developed on the south shore of False Creek, the city agreed to a land subsidy worth $1 million. If the city had decided to lease the Marina Co-op land on the open market, it would have earned about $1.6 million.

About 40 per cent of the households in the 63-unit Marina Co-op will be earning less than $18,000 per year. Some 87 per cent of the occupants will be earning less than $30,000 a year, which means 13 per cent will be bringing down more than $30,000 a year.

In the mid-1970s, city council decided to set the subsidy at one-third of the market value. Earlier this year council decided it preferred to lease rather than sell city land when a subsidy is involved.

But rapidly escalating land prices in Vancouver threw the formula out of kilter.

Last week, the city found itself subsidizing 66 per cent of the co-op's land cost. Even with a two-per-cent mortgage from the federal government's Canada Housing and Mortgage Corp., the co-op could pay no more than $600,000 to lease land valued at $1.6 million.

The Marina Co-op circumstances demonstrate the dilemma city council faces in trying to come to grips with the housing crisis. It is costing the city $1 million in lost revenue to assist a very small number of people.

And the fact that one co-op needs a $1-million subsidy to get off the ground makes ludicrous the $1 million that council agreed to give Mayor Mike Harcourt to establish a fund to buy more land for housing.

Aldermen from all three civic parties were flabbergasted by the Marina Co-op subsidy.

Three Civic Non-Partisan Association aldermen — George Puil, Nathan Divinsky and Don Bellamy — refused to vote for the proposal.

"I don't like the idea of subsidizing people who are in higher income to this extent," said Puil.

May Brown of The Electors Action Movement pointed out that the city cut the lease to Marina Co-op by 20 years to a 40-year agreement to reflect the increased subsidy.

"We have to give this huge write-down to make this particular project work," she said.

Bruce Yorke, of the Committee of Progressive Electors, added: "I too am very much concerned about whether the thing is getting out of hand."

But the majority of aldermen agreed they had no choice but to go ahead with the co-op subsidy.

The weakness in the current program is that the city is not able to help as many lower-income people as it would like. But that also stems from a decision not to build any more massive low-income public housing developments like the Raymur project in downtown Vancouver.

"If we don't want low-income ghettos.. we're going to have middle-income people in subsidized housing or it won't work," says Jacques Khouri, a co-op developer.

Of course, the city could get right out of the housing business. Some politicians have suggested that it can't afford to stay in at current prices.

Yet Vancouver voters consistently elect council members committed to providing affordable housing. Harcourt, for instance, was elected on a platform that calls for the construction of 5,000 non-profit housing units in the Lower Mainland in 1981.

Province 1983 05 20

Vancouver studies co-op housing

By JAN O'BRIEN
Municipal Affairs Reporter

Vancouver aldermen are studying a report that calls on co-operative housing groups to do a better job of sheltering low-income households.

The study, authorized by city council to determine the mix of incomes in projects developed on city-owned lands, was presented Thursday to the city's planning and development committee.

Prepared by city housing expert Ann McAlee, it recommends that the city require information on resident selection and education programs when choosing sponsors for non-market housing sites.

"We were disturbed to find that when a co-operative member moves, selection criteria for new members do not necessarily ensure a low-income household moves in," says the report.

Overall, McAlee found that 95 per cent of the households in provincial government, regional district, co-operative and private non-profit housing met the city's criteria for assistance. On average half the members of a co-op are in the city's high-priority group but in some co-ops as few as 25 per cent of the members are.

Using material provided by Statistics Canada and the United Way, the city identifies households with a high-priority need for housing assistance as those who are single persons with incomes of less than $10,000, couples with incomes of less than $15,000 and families with incomes of less than $20,000.

Under the city's criteria, adequate family housing is at ground level, housing for the disabled is designed for easy accessibility, and senior's housing contains special care facilities.

In addition, affordable housing does not cost more than 25 per cent of a household's income.

The city has provided land for 7,000 non-market households at a cost of about $50 million in foregone revenues during the last 20 years. In 1981, some aldermen became alarmed when land costs skyrocketed, pushing up subsidies to co-operatives building on city land.

No action was taken on the report, which will be discussed again by council members.

The report, endorsed by three senior city officials, focusses on 3,000 households in family housing.

"The survey confirmed the program is, for the most part, well targetted. Most units are occupied by households of modest means who, without assistance, would experience affordability problems," says the report.

It shows that 20 per cent of the households in provincial goverment public housing have an income of less than $20,000 while 70 per cent of those in the Greater Vancouver Regional District's rental house earn less than $20,000.

But McAlee, who directed an extensive housing study in 1980, found that three years later 25 per cent of all city households continue to have insufficient incomes to afford adequate housing.

She reiterates the need for a rental subsidy program by the senior governments and points out that even living in assisted housing does not ensure affordability.

For instance, in GVRD units 60 per cent of households pay more than 25 per cent of their income for rent. Only in provincially controlled housing where there is a rent subsidy, do tenants put one-quarter or less of their income towards housing.

The study also suggests that city council encourage the senior levels of government to reactivate a public housing scheme for very low income families.

"No new public housing is being constructed. As a result those most in need may not be assisted," says the report.

Example
PRESS COVERAGE
1 - 21
Province May 20, 1983

Worth of housing co-operatives cited

By JAN O'BRIEN
Municipal Affairs Reporter

Housing co-operatives, criticized in a recent Vancouver city study, have no need to apologize, says the executive director of an organization that gets such groups off the ground.

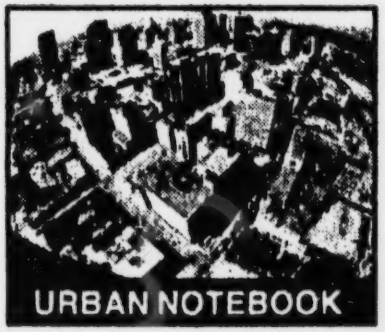
Shirley Schmidt, of Columbia Housing Advisory Association, says it's important to remember that housing co-operatives are not a substitute for government-owned public housing.

"It's a substitute for home ownership," she says.

"The principle on which co-operative housing has been based since 1970 . . . was that it would provide people who cannot afford to buy a home in this market the security of home ownership, affordable home ownership," says Schmidt.

The Canada Mortgage and Housing Corp. helps co-ops by subsidizing mortgage interest rates. As a result, co-ops are faced with interest rates of only two per cent.

In return, there must be a mix of household incomes in co-ops and at least 15 per cent of the renters must comprise households earning less than $20,000 a year.



Co-ops often get some help from local governments where municipal land is made available at below-market prices. In Vancouver, the land is leased for 40 years during which time the city tries to get back 75 per cent of the market value.

During the real estate boom, land subsidies were often higher, leading some council members to wonder whether co-ops were the best place to try to house low-income households.

The city report found some "high-grading" in older co-operative developments which may have housed a high percentage of low-income households in the early years, but which now house fewer low-income households.

The city planning department was disturbed to find that when a co-operative member moves out, selection criteria for new members do not necessarily ensure a low-income household moves into the vacancy.

The study also concludes that if co-operatives increased occupancy charges on a regular basis for those who can afford a low end of market rent, then developments might more quickly dispense with CMHC assistance and free up funds for new units.

Schmidt says she has no quarrel with the statistics in the city report, which, in fact, credits Columbia Housing and Inner City Housing with doing a good job of setting up co-ops.

But Schmidt says there is a danger that people who don't understand co-ops will misuse them.

For instance, few people probably realize that every co-op balances its books using an internal subsidy system. It's done by charging those with a higher income a higher rent.

"There's no way that high income people are going to be subsidized. If they're not contributing to the support of low income people, they're going to be paying very close to the market rate for comparable housing," Schmidt says.

The city study was based on 1981 income earnings. During the past year, co-operative members have been as hard hit by the recession as anyone.

To help people understand what co-operative housing is all about, Columbia, in conjunction with the Co-operative Housing Foundation, has sponsored the production of a 30-minute documentary film.

Producer Colleen Bostwick, of Iris Media, says she hopes the color film, to be released in September, will go a long way to dispel misconceptions about co-operative members.

"It's just ordinary people who live in co-ops," says Bostwick. Four different households are featured in the film.

"They're not trying to take advantage of the taxpayers. They're families, single-parent families, single, young childless families," she says.

Director Jossre Pomerleau, who like Bostwick lives in a co-op, says the problem for a lot of people living in a co-op is learning how to get along with people.

But, more than anything else, co-op living provides the security that is impossible to achieve in rental housing, he says.

1 - 22
Province June 20, 1983

Part 2

Summary of Study Findings

31-3V

CITY OF VANCOUVER
NON MARKET HOUSING STUDY
SUMMARY OF FINDINGS 1983 07 12

OVERVIEW OF FINDINGS

Social or non-market housing is housing built by governments, and non-profit and cooperative societies. In return for grants made available through the National Housing Act, social housing sponsors agree to provide dwellings that will not be sold or rented for a profit. These dwellings are intended to house low-and modest-income households who, without assitance, would have difficulties finding suitable and affordable housing.

The City of Vancouver has assisted social housing by selling or leasing land to non-market sponsors at or below market price. To date the City has provided sites for over 7,000 non-market units. False Creek and Champlain Heights are two areas in which the City has provided land. Other sites are scattered throughout the city. Frequently the City has also upzoned land to make social housing viable.

Our commitment to social housing has been relatively easy since most of the costs to the City have been foregone revenues. We have not had to provide much capital. Ninety percent of the social housing units built in the City during the past four years is on land leased from the City. Foregone revenue and non-recoverable staff costs have averaged $4 million per year. Given the high prices in Vancouver and the Federal Government funding guidelines, it is safe to say that without the City program, there would not be too many social housing units in Vancouver.

In 1981, Council asked staff to find out who is benefiting from housing assistance. During 1982, City staff, with the assistance of the B. C. Housing Management Commission, the Greater Vancouver Regional District Housing Corporation and eighteen cooperative housing associations, surveyed households assisted through the City of Vancouver Housing Program.

Here we overview the study findings and provide indicators to assess whether the program is serving needy households. Ultimately, it is a matter of public judgement as to whether the subsidies are well spent.

Part II is divided into three sections. The first outlines the methodology used in the study; the second, reviews the study findings; and the third, presents recommendations. Part III, following, provides further details.

A. METHODOLOGY

As a result of substantial public debate about who is benefiting from city subsidies to non-market housing, Vancouver City Council authorized on October 20, 1981

> " A review of the guidelines for Cooperatives on City-owned land including a review of the income mix in projects developed on City-owned lands."

In a subsequent terms of reference staff recommended that the following questions be answered:

1. Who (household type, size, income) is benefiting from the program of providing city lands for non-market housing?

2. Are non-profit family rental developments housing more lower income households than cooperative housing?

3. Do City policies ensure that the benefits of the City's land writedown subsidy are being passed on to low-modest income households?

This section of the report outlines the number and type of projects studied, data collection, and analysis procedures. Limitations of the study are identified.

1) Survey Size and Cost

City records dating back to the early 1960's indicate the City of Vancouver has provided land or other financial assistance to over 7,000 non-market housing units. In recent years, as availability and costs of land have become critical determinants of project viability, the City has annually assisted over 90% of all non-market housing built in Vancouver.

To reduce the costs of this study we surveyed only the 5,807 self-contained units occupied as of January 1982 we did not survey the 1,269 care beds and group home accommodation. Seniors, disabled, and other non-family special purpose self contained units were briefly reviewed. The study then focussed on the 3,150 units in thirty-seven predominantly family projects.

Wherever possible we relied on tenant records maintained by project managers. The City of Vancouver, BCHMC, and G.V.H.C. supplied profiles of their tenants and of private non-profit seniors assisted through the Provincial seniors housing program. Students from U.B.C. assisted in data assembly. One hundred percent of households managed by governments were studied.

Government agencies do not maintain tenant profiles of cooperative and private non-profit family projects. To collect this data we contacted the Board of Directors of the twenty cooperative and private non-profit family projects assisted by the City. We asked them to supply tenant profiles; most did. Strathcona (7 units), Decosmos (110 units) and Kanata (150 units) provided incomplete data. The Je Mantiendral Netherlands Private Non-Profit (126 units) in False Creek, did not participate. For projects that participated in the study, we collected data on 1 055 of 1 073 co-operative units (98%) and 45 of 71 (63%) Private Non-Profit "family" units.

As a result of the assistance provided by other agencies and cooperatives, the cost to the city of this study was about one-fifth the estimated cost of retaining an external consultant firm. The trade-off of relying on staff resources and resident participation was some delay in report-back time. Data on the final two cooperatives was not received until 26 04 83.

2) Data Analysis

Planning staff analyzed the household profile data. We assessed whether households "in need" are being assisted by comparing:

- Assisted households against City objectives;
- Assisted household income profiles against income profiles for the city and various affordability measures;
- Housing costs of assisted households against market housing costs for similar accommodation in the same area and elsewhere in the city;
- Project profiles by sponsor, program, location, and density.

We circulated drafts of the findings to participating agencies for verification.

3) Data Limitations

Given the Council mandate and costs of surveys, we decided not to study consumer satisfaction or to undertake longitudinal comparisons of residents. As a result, details of changing resident circumstances and of the non-monetary benefits of program participation were not systematically collected. On a more informal basis, comments on consumer satisfaction were contributed by cooperative members. The decision to reduce costs by using existing data, where available, precluded a standardized analysis of all variables.

B. FINDINGS: ARE THE UNITS WELL TARGETTED?

To assess whether units are housing the intended beneficiaries requires a clarification of who are intended recipients and a means of testing whether target groups are being reached. In this section we define "target groups", identify several target tests, and report the findings.

1) INTENDED "TARGET GROUPS"

Past Council decisions suggest that the City's social housing objective is to assist in the provision of housing for low income families and disadvantaged persons (elderly, disabled, singles in the D.T.E.S.) who cannot find suitable and affordable market housing.

Given limited resources the City has directed assistance to households with both affordability and suitability needs. We have requested senior governments provide shelter allowances for suitably housed households experiencing an affordability problem. The city has encouraged a mix of incomes and household types in developments. In False Creek and Champlain Heights the non-market housing is designed to provide opportunities for modest and low income households in what otherwise might have become a higher income area.

There is no clear statement on the City's long term expectations for non- market housing. We assumed Council's intent is to ensure a continuing stock of low-cost housing occupied by lower-income households.

2) DEFINING "LOW INCOME"

Both CMHC and City objectives include the concepts of "needy", "low and moderate income" households, and "affordability". These are relative terms. Their definition requires consideration of household income, size,and composition. Various measures of low income are compared in the background documentation.

We concluded that the most reasonable low income cutoffs are ones which consider the cost of living by household type and size in Vancouver. With the assistance of the United Way we estimated the cost of a "market basket" of goods. This includes the cost of basic housing utilities, food, transportation, and clothing. Estimates of minimal income requirements ranged from $9 000 for a single person household to $23 000 for a family. If we want to ensure that households pay no more than 25% of income for housing ,then minimum incomes range from $11 500 to $34 400 depending on household size and whether the rental unit is controlled or decontrolled. After reviewing these cutoffs, we decided to define households with incomes less than the following as high priority households:

Household types	High Priority	Medium-high Priority
Singles	< $10 000	< $20 000
Couples and other adults	< 15 000	< 20 000
Family (2-3 persons)	< 20 000	< 30 000
Family (3-4 persons)	< 25 000	< 30 000

The data is reported in sufficient detail for the reader to select alternate low-income cutoffs. In reporting income we have used gross household income.

3) WHO IS HOUSED IN CITY ASSISTED UNITS?

Of the 7,076 non-market households, one-third are households headed by a senior, one-third are families, and one-third are other singles and couples. An estimated 10% of families, singles, and couples households include a disabled person.

Half of the units are managed by government, 30% by non-profit societies, and the remaining 20% are cooperatives.

Details of household types and sponsors are provided in Table 1.

TABLE 1 NON-MARKET UNITS ASSISTED BY THE CITY (AS OF 1982 05 01)

SPONSOR/MANAGER	# PROJECTS	FAMILY	SENIORS	OTHER	TOTAL	
Public Housing (BCHMC)	14	1,376	884	42	2,302	32%
Municipal Public Housing (City)	8	-	417	360	777	11%
Municipal Non-Profit (GVRD)	6	210	-	64	274	4%
Private Non-Profit	60	123	997	1,270	2,390	34%
Co-operative	18	883	121	329	1,333	19%
Total	106	2,592 37%	2,419 34%	2,065 29%	7,076	100%

Do non-market households fit into priority categories identified by the City? In excess of 95% of non-market households are either low-income family, senior, disabled, or disadvantaged singles or couples. Table 2 compares the city house - hold profile to the non-market profile. Social housing assists proportionately more households in the seniors and disabled categories. However, the proportion of non-market families is not substantially higher than their representation in the city profile.

TABLE 2 HOUSEHOLDS BY TYPE

	City Profile	Non Market Profile
Family with child (under 19)	32%	37%
Elderly (head aged 65 plus)	22%	34%
Singles	23% *	(29% *
Couples plus other adults	24%	(
	100%	100%
* Disabled - Severe Most (but not all) non-elderly disabled are singles	2% all households	10% all assisted households

Fifty percent of families are single parents. The percentage of single parent families varies considerably between sponsors.

TABLE 3 PROPORTION OF SINGLE PARENTS

% SINGLE PARENTS	BCMH	GVHC	CO-OP	PRIVATE N.P.	CITY PROFILE
of all families	60%	36%	37%	48%	14%
of all households	60%	36%	24%	12%	8%

Table 4 indicates the proportion of households assisted by City and other housing programs. Column (d) on Table 4 indicates estimated remaining unmet housing needs.

TABLE 4 PROPORTION OF VANCOUVER HOUSEHOLDS BY HOUSING NEED AND TYPE OF ASSISTANCE

Household Type	(a) Percentage of City Households living in Adequate & Affordable Housing*	(b) Households Assisted by City Non-Market Housing Program	(c) Households Assisted by other Housing and Income Support Programs	(d) Unmet* Housing Need	Total House-holds
Families with child	77%	4%	4%	15%	100%
Elderly	36%	7%	33%	24%	100%
Disabled severely (non family/elderly	28%	10%	15%	47%	100%
Others (singles, adult households)	48%	3%	13%	36%	100%

* From 1980 Social Housing Report. Requires updating when 1981 Census data available.
Unmet Need includes households in market units with quality, quantity, suitability and/or affordability problems.

4) INCOMES OF NON-MARKET HOUSEHOLDS

Fewer than eight percent of all non-market households (13 percent of those in self-contained units) have incomes in excess of $20 000. Most who do are families. If we only consider households with children then 19 percent of families have incomes in excess of $20 000.

Seventy-five percent of households with incomes in excess of $20 000 are households with more than one wage earner. When incomes are adjusted to take into account the higher cost of living for larger households the number of "higher" income households drops. For example, over 50% of the households earning more than $20,000 have four or more household members. If we adjust for household size about 5% of all assisted households (or 9% of families) have incomes in excess of the Statistics Canada low income proverty line for their household size.

5) ARE NON-MARKET HOUSEHOLDS LOW-INCOME?

Several tests were conducted on the 5 800 households in self-contained units to assess whether non market households can be defined as "needy" or "low income". All tests indicate a very high percentage of non market households fall within the City's low income priority groups.

Test 1 Proportions of Households with Incomes Under "Low Income" Poverty Line

Eighty-five percent of non market households in self-contained units have incomes less than the Statistics Canada low income poverty line for their respective household size.

TABLE 5 % OF ASSISTED HOUSEHOLDS UNDER LOW INCOME POVERTY LINE

HOUSEHOLD SIZE	LOW INCOME CUTOFF	% ASSISTED HOUSEHOLDS BELOW POVERTY LINE
Single	< 10 000	98%
Couple	< 15 000	61
Family	< 20 000	78
Family	< 25 000	89

Test 2 Households with Incomes in Lower Third Percentile

Some calculations of low-income divide households into the lower third percentile. This assumes that market prices are set by the upper two-thirds of incomes and will not be affordable to the lowest third of households.

Statistics Canada estimates for B.C. that the lower third of single and couple households have incomes under $7 000. The lower third of families have incomes less than $25 000. Since our grouped data makes it difficult to report incomes under $7 000, we have reported the percentage under $10 000. For all household types our survey showed 89% of recipients have incomes in the Statistics Canada lower-third percentile.

TABLE 6 ASSISTED HOUSEHOLDS IN LOWER THIRD PERCENTILE

INCOME	STATISTICS CANADA % HOUSEHOLDS	NON MARKET SURVEY
Singles and Couples		
< $7,000	33%	
< $10,000		89%
Families		
under $25,000	33%	89%

Test 3 Non Market Household Incomes Compared to City Income Distributions

In the Region 40 percent of households have incomes less than $20 000. By comparison, 87 percent on non-market households have incomes less than $20 000.

TABLE 7 COMPARISON OF HOUSEHOLD INCOME PROFILES -- CITY OF VANCOUVER NON MARKET HOUSEHOLDS

Income	1981 Census Metro Vancouver household income	Non Market Households Self Contained**	Non Market Households Cumulative %
$ 0 - 10 000	19%	65%	65%
10 001-15 000	11	12	77
15 001-20 000	10	10	87
20 001-30 000	30	9	96
30,000 plus	30	4	100
	100	100	

* City profile requires updating when census data available.
** Fewer than eight percent of all (7076) non-market households have incomes exceeding $20 000. Thirteen percent of self contained households (5800 units) have incomes in excess of $20 000.

Test 4 Could Assisted Households Afford Comparable Market Units?

If the City wishes to provide a mix of housing opportunities in most neighbourhoods, then one measure of "needy" households is whether, without assistance, a household could afford housing in the city. We calculated rent-to-income ratios of non-market households if they relocated in similar accommodation in the same area or elsewhere in the city. We assumed that high rent-to-income ratios probably indicate that if the household is not assisted they could not afford, or would not choose, to live in the area.

Of all non-market households less than 3% could afford same size unit market rents in the same area (at no more than 25% of income-to-shelter). Probably 10% of households could find alternate accommodation (same size, 25% rent-to-income) somewhere in the city.

If assisted family households now living in cooperatives relocated into the same size decontrolled market housing in the same area less than 7 percent could do so at less than 25 percent of income and 21 percent could do so at less than 30 percent of income being spent for rent.

Cooperative housing is intended as an alternative to homeownership. At most 2 percent of cooperative households might be able to afford a modest priced home in the City provided they have sufficient assets for a downpayment. We did not collect data on assets.

These percentages may be optimistic. Actual percentages would depend upon unit availability. It is a matter of conjecture as to how many families would choose or could afford to allocate a high percentage of income to live in more costly areas of the city. Probably in high cost areas such as False Creek, a social housing program is the only means of allowing some modest income households to be represented.

Because income effectiveness and funding differ by household size and type, the remaining findings are divided into two sections: non-family projects and predominantly family projects.

6) FINDINGS OF SENIORS AND NON-FAMILY SURVEY

Units for the elderly and disabled are funded through a combination of federal and provincial programs. They are eligible for rent supplements. This funding guarantees that tenants pay no more than 30% of income-to-shelter. The funding agreements pay operating deficits.

Non-family projects are housing very low income residents. Less than 5% have incomes exceeding $10 000 and few, if any, have incomes exceeding $20,000. In ten of the fifteen non-profit seniors projects, resident incomes are so low as to make 100% of seniors eligible for income supplements. In four of the remaining five projects, 50 percent - 80 percent of households require rent supplements. Only one forty-six unit project has surprisingly few requests for rent assistance (10 percent). This is explained by the low rents charged to residents.

The City Civic Buildings Department manages eight projects with 777 units in the Downtown East Side. Our hostel and care units house seniors (54%), disabled persons (30%) and low income singles (16%). All but three of 777 households have incomes less thar $10 000.

The comparison of rent-to-income ratios of non market households and those in private market units indicate that, without assistance, households would have serious affordability problems.

TABLE 8 INCOMES OF NON FAMILY PROJECT RESIDENTS

INCOME	SPONSORS			
	CITY D.T.E.S.	B.C.H.M.C. SENIORS	NON PROFIT SENIORS ONLY	MUNICIPAL N.P. DISABLED* PROJECT
$0 - $10,000 $10,001 - $15,000 $15,000 plus	99.5% .5% -	98% 2% -	98% 1% 1%	70% 20% 10%
	100%	100%	100%	100%
# units	777	884	963	44

* Includes families with disabled head of household

TABLE 9 RENT-TO-INCOME EXPENSES FOR NON FAMILY UNITS

SPONSOR	RENT-TO-INCOME RATIO					
Assisted Units	0 - 10%	11 - 20%	21 - 25%	26 - 45%	45+ %	
City Units (hostel only)	-	42%	58%	←rent supplement*		100%
B.C.H.M.C. Seniors	-	3%	97%	←rent supplement		100%
Non Profit Seniors	-	16%	84%	←rent supplement		100%
G.V.R.D. Disabled	-	11%	79%	←rent supplement		100%
Market Units Vancouver City Renters						
Estimated Rent-to-Income for one person market households	18%	13%	14%	28%	27%	100%
Estimated Rent-to-Income Ratio of all Renters with Incomes under $10,000	2%	6%	6%	33%	53%	100%

* On July 7, 1983, provincial policy was altered to reduce rent supplement assistance and phase in a standard charge of 30 percent of income.

7) FINDINGS FROM FAMILY HOUSING SURVEY

We defined "family" developments as projects in which the majority of units have at least two bedrooms. Most, but not all, households are families with children. Cooperatives encourage a mix of household types including families, singles, couples and seniors. During the past year efforts by the cooperative movement to offer housing for disabled persons are increasing their representation.

In public housing units managed by the BCHMC, residents are eligible for rent supplements from the Federal and Provincial government to ensure affordability. Regional (GVHC) non-profit, private family non-profit, and cooperative projects receive assistance from CMHC. All costs in excess of the CMHC assistance must be collected through tenant rents. The Province provides no rent supplements. These differences in funding in part explain different income profiles and affordability between projects.

Overall 89% of non market families have incomes below the Statistics Canada poverty lines. Only 4% of non-market families have incomes at or above the regional average family income of $34,000. Three quarters of all households have a least one wage earner. Proportions of households in the labour force vary by sponsor.

TABLE 10 A. NON MARKET FAMILY PROJECTS: HOUSEHOLD INCOMES BY SPONSOR (CUMULATIVE PERCENTAGE)

	BCMHC	GVHC	COOPERATIVES
# projects	12	7	16
# units	1,376	230	1,073
% units family	100%	100%	58%
0 - $15,000	75%	28%	30%
0 - $20,000	93	65	52
----Statistics Canada Low Income Family Poverty Line---			
0 - $30,000	100	96	82
0 - $45,000	-	100	97

TABLE 10 B. COOPERATIVE HOUSEHOLD INCOMES*

# HOUSEHOLDS / HOUSEHOLD INCOME	FAMILY HOUSEHOLDS 605	OTHER HOUSEHOLDS 468
0 - $15,000	22%	40%
0 - $20,000	47	59
low income poverty line		
0 - $30,000	80	85
0 - $45,000	97	95

* Cooperatives house a mixture of family and non family households. For comparison, they are separated in Table B. Ninety percent of non-family households are living in studio and one bedroom units not suitable for families

TABLE 11 NON-MARKET HOUSEHOLDS IN WORK FORCE

	CITY AVERAGE	BCHMC (FAMILY)	GVHC	CO-OP	PRIVATE N.P.
Households with 1 or more wage earners	60%	57%	95%	85%	87%
Other Household (on social assistance or pension income)	40%	43%*	5%**	15%***	13%***

* This is for family units only. If all units managed by BCHMC (family & seniors) are included 74% of BCHMC residents are not in the labour force.

** GVRD policy is to house low income working families.

*** Includes families on assistance, seniors and disabled persons. Only 4% of co-op households are families whose sole income is from social assistance. Three percent supplement social assistance with other income.

The high percentage of very-low-income families (incomes less than $15 000) in BCHMC units is possible as a result of rent supplement assistance. Cooperatives and GVHC projects cannot afford to house many more low-income households and still cover costs.

Private family Non-Profits have not been included in Table 10 because we have only one project reporting. In the one example, only 35% of households have incomes less than $20 000. We cannot tell whether this project is typical or not. If it is typical than Council should be concerned that private non-profit family sponsors may not provide housing for low income households.

Comparison of rent-to-income ratios of non market family households and market households (Table 12) indicates that, without assistance, families would have more serious affordability problems.

TABLE 12 RENT-TO-INCOME RATIO OF NON MARKET AND MARKET RENTAL FAMILIES

Rent-to-Income	0 - 10%	11 - 20%	21 - 25%	28 - 30%	31 - 40%	41 - 50%	50+%
Non Market Units							
BCHMC Public Housing	-	8%	92%	**	---rent supplement--------		
MNP (GVRD) Family	-	12%	30%	21%	18%	8.5%	10.5%
Cooperatives	2%	37%	28%	20%	8%	3%	2%
Market Units							
Estimated * All Vancouver Family Renters	34%	18%	13%	10%	11%	5%	9%
All Vancouver 1 Parent Family Renters	12%	17%	3%	10%	14%	7%	37%

* Needs to be updated when 1981 census available.

** On July 7, 1983 provincial policy was altered to reduce rent assistance and phase in a standard charge of 30 percent income.

Family developments were reviewed by sponsor, by funding program, by location, and by density. Generally projects with the following characteristics house a high proportion of lower income households:

i) Public housing units eligible for rent supplement assistance house a very high percentage of low income households

93% of public housing tenants have incomes less than $20,000. 43% receive social assistance (compared with 5 - 7% in other family projects).

ii) Recently completed developments, those with higher mobility (more recent arrivals), and those who use "need" as a criteria when selecting residents house higher proportions of low income households.
Older cooperatives house the lowest precentage of low income households. This evidence of upward filtering will be discussed in part 5(b) "Concerns".

TABLE 13 NON PROFIT AND CO-OPERATIVE PROJECTS BY DATE OF ASSISTANCE, PROJECT FUNDING AND MOBILITY RATES (CUMULATIVE PERCENTAGES)

SPONSOR:	MNP GVHC	CO-OP	MNP GVRD	CO-OP
COMPLETION DATES:	1974-1979	1974-1979	1979-1981	1979-1981
FUNDING NHA:	51.1	34.18	56.1	56.1
Incomes:				
0 - $20,000	66%	40%	58%	60%
0 - $30,000	96	73	94	89
0 - $40,000	100	91	100	97
Mobility/recent occupancy	turnover 15-20%/year	turnover 5%/year	recent occupancy	

iii) Developments located in less affluent areas house more lower income households

Four cooperatives are compared in Table 14. Two are in False Creek (one built in 1977 and one built in 1979) and two on the east side (Grandview 1979 and Hastings 1977). "Location", "newness", and "tenant selection" variables explain the different percentages of low-income households.

TABLE 14 EXAMPLE COMPARISONS OF HOUSEHOLD INCOME (CUMULATIVE PERCENTAGES) OF DEVELOPMENTS IN AFFLUENT AND LESS AFFLUENT AREAS

	FALSE CREEK AREA		EAST SIDE	
INCOME	1977 SEC. 34.18	1979 SEC. 56.1	1977 SEC. 34.18	1979 SEC. 56.1
0 - $20,000	26%	70%	50%	95%
0 - $30,000	61	97	80	100

iv) The higher the density, the more low income households, though the lower income households are not necessarily low income families

Higher density "family" housing tends to house a higher percent of low income households. When we reviewed resident incomes by density and by household type we found that the lower income households were singles and couples living in studio and one bedroom non-family units.

TABLE 15 EXAMPLE COMPARISONS - TWO EAST SIDE CO-OPERATIVES BUILT AT HIGHER AND LOWER DENSITIES

INCOME	EXAMPLE PROJECTS AT DIFFERENT DENSITY	
	45 u.p.a. (1979)	15 u.p.a. (1977)
0 - $20,000	95%	50%
0 - $30,000	100	80

v) Projects built by experienced development groups tend to house more low-income households

The best indicator of percent of priority households turned out to be sponsor. Projects either built and managed by government or developed by established resource groups house the highest percent of priority households.

The low income penetration in GVHC projects can be explained by their tenant selection criteria. The ability to spread costs across a large portfolio and (at least in theory) the opportunity to draw on additional government funds if vacancies rise or resident incomes drop un-expectedly may allow the GVHC to house lower income tenants. By comparison, cooperatives operate on a project basis. There is no opportunity for portfolio financing and no additional funds to call upon should members be unable to cover operating costs.

Cooperatives housing a high percent of high priority households were those cooperatives developed by established resource groups. We did not analyse the reasons why established sponsors have a good record of meeting the City's objectives. Among the reasons may be the extensive education process the members receive, the ongoing support which can be derived from association with an established resource group and the initial membership selection from a waiting list of applicants. In contrast, projects developed by members themselves may not have the educational and management experience upon which to draw. Members are frequently drawn from a core group of households who may not reflect a range of income and household types.

C. CONCERNS

The review of non-market family units identified several concerns.

Concern 1: High rent-to-income ratios for some households and very low rent-to-income ratios for others

Public housing units are eligible for rent supplements. In other family projects rent supplement assistance is limited to funds available from the mortgage writedown subsidy pool. Higher income residents may pay slightly higher rents generating an internal subsidy pool. In B.C. there is no additional federal-provincial rent supplement assistance for cooperative and GVHC family units. As a result, some non-market households are paying high proportions of their income for shelter.

While acknowledging that families would pay similar or higher proportions of their income in market housing, the fact remains that non market housing does not assure affordable housing. In GVHC units 58% of households pay in excess of 25% of income to shelter. Fewer cooperative households (33%) have affordability problems. Concurrently, as Table 16 shows, some households, are paying low proportions of income-to-shelter. We found that 6 percent of cooperative households had incomes exceeding $40 000. None of these households pay more than 20 percent of income to housing. Eighty percent of these higher income households pay less than 15 percent of income to shelter. In contrast 40 percent of cooperative residents are working poor families (incomes $10 000-$20 000). Eight percent of these households pay excess of forty percent of income for housing.

TABLE 16 RENT-TO-INCOME RATIOS COMPARISON FOR NON-MARKET FAMILY HOUSING

SPONSOR	0-10%	11-20%	21-25%	26-30%	31-40%	41-50%	50% +	
BCHMC	-	8%	92%	→	rent supplements			100%
MNP (GVRD)	-	12%	30%	21%	18%	8.5%	10.5%	100%
CO-OPS	2%	37%	28%	20%	8%	3%	2%	100%

Average rent-to-income ratios are slightly higher in new projects. The average rent-to-income ratios in 5 cooperatives built prior to 1979 range from 15 - 20%. In 9 projects built since 1979 the range is from 21 - 27%.

There is little the City can do through its land assistance program to address project affordability. We can request senior governments provide rent supplement assistance particularly to government non-profit (GVHC) units. We can encourage cooperative projects to consider increasing occupancy charges for households with low rent-to-income ratios to offset affordability problems of other households.

Concern 2: Low mobility in Cooperatives (combined with gradual increase in incomes) is resulting in lower proportions of low income households being housed in older projects

In theory, older projects are able to charge lower rents and house lower income households. This is not necessarily occurring for several reasons. Families usually experience increasing income with years in the labour force (at some point we assume as households age they will drop out of the labour force reversing this trend). There is a very low turnover of coop members. The low turnover is neither surprising nor necessarily a problem. Coops are intended to offer a home and not a temporary abode. As a result, average household income may increase over time.

The upward filtering would be less of a concern if three conditions applied:

(i) If when a household moves out the replacement household is low-income.

The survey showed this is not necessarily the case. In coops occupied for 4 - 5 years of these who moved in during the past two years, only 20% had incomes under $20,000. In one coop not one new member had an income under $20,000. Most cooperatives select new residents based upon time on a waiting list. Few cooperatives are unwilling to undertake the difficult task of selecting members based upon "need".

We tested two older coops to see if all those who moved out voluntarily could have been replaced by households with incomes under $20,000 (and still ensure sufficient rents to "balance the books").

In both cases the coops could have replaced movers with low-income households. Had they done so, the household mixes would have been considerably different today.

TABLE 17 ALTERNATE INCOME MIXES POSSIBLE IF MOVERS ARE REPLACED BY LOW INCOME HOUSEHOLDS

	EXAMPLE PROJECT 1		EXAMPLE PROJECT 2	
	PRESENT MIX movers replaced by others not necessarily low income	ALTERNATE MIX movers replaced by low-income households	PRESENT MIX movers replaced by others not necessarily low income	ALTERNATE MIX movers replaced by low-income households
% Incomes < $20,000	50%	63%	26%	46%
% Incomes > $20 000	50	37	74	54
	100	100	100	100

It is important to note that the ability to house more low-income households varies considerably between projects. We attempted to house a typical public housing tenant mix in a GVHC development and in several coops. After reviewing alternate income mixes (and assuming we use a 25% rent-to-income guideline) we concluded that in order to recover costs it is necessary to house roughly the tenant mix which exists in new cooperatives and in GVHC projects. Some increases in the number of low-income tenants could be accommodated in most older coops.

(ii) Upward filtering would be less of a concern if considerable differences in rent-to-income ratios within the same coop are reduced through internal subsidies between households

The survey showed that full advantage is not being made of the ability to reduce housing expenses through internal subsidies. For example, in one four year old coop 85% of households pay less than 25% of income-to-shelter. In the same coop 5% of households pay in excess of 30% of income-to-shelter. Very modest rent adjustments would ensure affordable rents for all.

Overall rent-to-income ratios vary inversely with income. Generally the lower the household income the higher the rent-to-income ratio as shown in Table 18. Within the lowest income groups there is considerable variation. Rent-to-income ratios vary from less than 10% to in excess of 50%. Only 1% of households with incomes exceeding $20,000 have rent-to-income ratios exceeding 30%.

TABLE 18 RENT-TO-INCOME RATIO - CO-OPERATIVE HOUSEHOLDS

INCOME	AVERAGE RENT-TO-INCOME RATIO
$0 - 10 000	26%*
$10 001 - 15 000	29
$15 001 - 20 000	25
$20 001 - 30 000	21
$30 001 - 40 000	15
$40 001 +	11
Average	21

* Many are recipients of internal subsidy and/or CMHC mortgage reduction funds

(iii) Upward filtering would also be less of a concern if surcharges on households with extremely low rent-to-income ratios (e.g. under 20%) were collected to reduce the monthly CMHC subsidy or to otherwise contribute to increasing the number of assisted households

The ability to generate additional revenue varies considerably between developments. New development and those with a high proportion of low income households cannot afford higher occupancy charges. In one four year old coop there are too few higher income households to generate internal subsidies. The GVHC projects showed simiarly low ability to generate additional internal subsidies. A rent supplement program is necessary to ensure affordability.

We found that in one six year old cooperative project if everyone paid shelter costs of 25% of income (and no one paid within $200 of comparable market rents) the excess monthly revenue could ensure no one paid more than 25% of income-to-shelter, could remove the CMHC subsidy and could provide sufficient revenues to acquire land for one new coop unit per month.

Our study indicates that most, but clearly not all, projects have less need of CMHC assistance as time goes by. The current 56.1 program recognizes this. Program guidelines reduce mortgage writedown assistance after the third year. The old section 34 program provides an 8% mortgage for 35 years. Our study suggests not all developments require this amount of assistance.

Several developments built in the early 1970's under the Cooperative 34.18 program included provisions for review of assistance terms. Where possible CMHC has been rolling these earlier 34.18 projects into the 56.1 program. Assistance is then geared to the number of income tested households. The new 56.1 agreement on old section 34 projects makes provision for a declining subsidy of 5% per year after the third year.

Only three of the Section 34 developments we studied will be rolled into the section 56.1 program. Operating agreements on the other five projects make no provision for a review of funding.

The Cooperative Housing Foundation of Canada has been considering means of improving the self-sufficiency of the cooperative movement. For example, a surcharge system to fund a land assembly program is being considered. This program could draw funds from those benefitting from lower occupancy costs in existing cooperative housing to assist new cooperative households.

Concern 3: As density increases in "family projects" an increasing proportion of assisted households are not families.

Higher densities result in above-grade units not necessarily appropriate for families. Also, as high land costs push densities up, one bedroom units are included to improve project viability. This is resulting in "family" unit allocations from CMHC not necessarily housing families. Table 19 compares profiles of non market households by household type and income. Forty-one percent of cooperative "family" units are occupied by non-family households. Ninety percent of these non-family households are explained by unit size (studio and one bedroom not suitable for families). Since the already limited family household unit allocation is not being used to house families, CMHC should consider providing additional unit allocations to compensate for the reduction of family housing.

Concern 4: A few single and couple households are overconsuming housing

Whether households are living in "suitable" or "appropriate" accommodation given household size and type is difficult to define. Since all units were built under CMHC specifications and CMHC maximum unit price guidelines the units are by definition modest "no frills" housing. In some areas, City guidelines (which require high quality finishes to ensure assisted units are at least externally indistinguishable from adjacent market units). make it difficult to build assisted housing under regionally specificed maximum unit prices. The City has absorbed some land costs to ensure units are nominally built under CMHC maximum unit prices.

Whether households are overconsuming housing can be judged by comparing household size and composition (adult, child) by number of bedrooms. A possible case of over consumption was identified if bedroom counts exceeded the number of household members minus one.

Using these standards, there is little or no evidence of overconsumption in BCHMC or GVHC family units. In cooperative units there is an extremely high correlation between household size and bedrooms. At most 25% households may be overconsuming housing. This figure is an upper limit. Our survey did not ask whether recent changes to household size had occurred which might explain over-consumption. Using the same criteria, some 22% of households may be underhoused.

We have used very stringent criteria. Long term living in a minimum size one bedroom unit is difficult for most couples. The cooperatives use as a guideline the criteria that the number of people in a unit should not exceed the number of bedrooms. If this criteria is used then at most 8% of households may be over-consuming housing and by the same criteria 40% may be underhoused.

If overconsumption is occurring it tends to be in two person (usually two wage earners) households occupying a two or three bedroom unit. Our survey was not sufficiently detailed to detect two unrelated adults sharing or to indicate units where household size has changed recently.

TABLE 19 **OCCUPANTS OF 'FAMILY' HOUSING**

SPONSOR:	BCHMC	GVHC	CO-OPS
# PROJECTS:	12	7	18
AVERAGE DENSITY U.P.A.	12	18	12-110
# UNITS ASSISTED BY CITY OF VANCOUVER	1,376	230	1,333
# UNITS STUDIED	1,376	230	1,073
Families with children Income < $20,000	92%	68%	28%
Elderly	-	-	11%
Disabled	2%	2%	1%
Families Income $20,000-30,000	6%	27%	19%
Families Income > $30,000	-	3%	11%
Singles & Couples < $20,000	-	-	14%
Singles & Couples > $20,000 1 Bedroom Units	-	-	11%
Singles & Couples > $20,000 2+ Bedroom Units	-	-	5%
	100%	100%	100%

* The private non-profit data is based on one project. We caution against making inferences from one project. We should, however, include stipulations in the leases of future private non-profit projects to ensure they are better targetted than this one appears to be.

D. FINDINGS SUMMARY

The City's housing program identifies as high priority households those with low income who also require design features not usually available at affordable prices in market units. After adjusting for household size, 95% of all households assisted by the City are in the "type" and "income" categories identified as priorities. Of those not or questionably included 1.5% are higher income singles and couples (income exceeding $20 000) and 3.5% are higher income (exceeding $30 000) families.

The most telling test of whether we are housing these "in need" is whether the assisted households could afford (at 25% of income) alternate similar size accommodation elsewhere in the city. Overall less than 3% could probably afford alternate accommodation in the same area and possible 10% could find housing elsewhere in the city. Market units, if available, would not necessarily be rented to special needs households (especially families).

In family developments, ninety percent of all households fit into the household type and low income categories identified as priorities for City housing assistance. The 10% of households in the "no" or "questionable" category include singles and couples (6%) with incomes in excess of $20,000 and families (4%) with incomes in excess of $30,000.

Resident profiles vary by housing program, sponsor, and age of project as shown in Tables 19 and 20. The highest percentages of priority groups are housed in new developments, developments managed by governments, those developed by large resource groups, or located in less affluent areas.

TABLE 20 PRIORITY HOUSEHOLDS BY SPONSOR AND PROGRAM IN FAMILY PROJECTS

	% In City Priority* Groups	% Not or Questionable Whether in Priority Groups
B.C.H.M.C.	100%	-
GVHC	97	3%
COOPS Post 1979	80	20
COOPS Pre 1979	64	36
Private Non Profit**	28	72
Overall	90	10

* Priority Groups defined as low-income families (incomes less than $30 000) and low-income singles & couples (incomes less than $20 000).
** Only one project reporting.

We did not survey tenant satisfaction. Cooperative residents note the many advantages of resident participation in management, security of tenure, and their ability to adjust rent paid if income drops due to retirement or unemployment. In return, cooperative members forgo the equity buildup often associated with home ownership. We have no studies of tenant satisfaction in government housing (BCHMC, GVHC) for comparison.

The findings from the Vancouver study are not easily compared with other cities. To our knowledge this is the only recent cross-program comparison of social housing prepared by a city. Other available studies (1982 CMHC Section 56.1 Evaluation. 1982 Housing cooperatives in Toronto, 1981 BC Cooperative Study) surveyed only one program or sponsor group. Other studies were based on sample populations. We had an almost 100% return from 16 cooperatives, BCMHC, and GVHC housing. Where comparable, the findings from the Vancouver study appear similar to tenant profiles in social housing elsewhere.

E. IMPLICATIONS OF FINDINGS: CITY HOUSING PROGRAM

The City's contribution to social housing has been by making land available at market price or at rates of one-third or more below market value. During the past twenty years, the City has probably provided in excess of 50 million dollars of assistance to non-market housing. City contributions include foregone revenues on city lands, legal, planning, and other non-recoverable staff costs. The purpose of this review is to find out who the subsidies are assisting. The previous section provided answers to who is being assisted. This section outlines the city's subsidy policy, reviews the efficiency and effectiveness of the policy, reviews other options, and concludes with a recommendation for future land lease assistance.

1) City's Housing Program: Present Policies

Contributions by the City of Vancouver to non-market housing usually involve foregoing revenues from the lease or sale of land at less-than-market price, staff costs associated with facilitating non-market housing and rezonings to permit increased densities (thereby reducing per unit land costs). In a few instances land acquisition, cash grants, cost shared contributions, and short term loans have been provided.

Our present land policies were formalized in 1976 when Council adopted a social housing leasehold program. Where project financing will permit, land is leased at freehold market value. Land is generally leased at two-thirds of full freehold market value. Deeper subsidies can be arranged if project economics warrant it. Leasehold arrangements provide:

(i) A prepaid lease.

(ii) The land and improvements revert back to the City at lease end.

(iii) The lease provides control over the use of the land to ensure that it remains in non-market use. Included in the agreement are the following safeguards:

- the majority of the proposed housing development always be occupied by members of the non-market society and operated on a non-profit basis
- the assignment of the lease be prohibited without the City's consent, which consent may be arbitrarily withheld
- the operating agreement between CMHC and the non-market society be included in the lease. If the agreement is breached, the rent under the lease can be revalued to market value
- any substantial changes to the development must be approved by the City. This review assures that modest housing is built and maintained

The City has probably provided in excess of $50 million dollars of subsidy to non-market housing. Estimates of assistance prior to 1979 are vague. Assistance of $3.1 million for 1978, $2.3 million for 1979, $4.1 million for 1980 and $7 million for 1981 is well documented.

Percentage writedowns reflect the changing housing market. To 1981 the percentage writedown was taken as the difference between estimated market value of a site and lease or sale price to a non-market sponsor. The amount of writedown was directly related to CMHC Maximum Unit Price (the city wrote down the land to fit under MUP guidelines). Location usually, but not always, explained differences. Writedowns in Champlain Heights, west of Granville, and the East End have been fairly consistent at 33%. Writedowns in False Creek range from 33 to 60%. Percentage writedowns were highest in 1981. With the recent decline in land prices (and a change in our method of defining "writedown") we have found some sites can be developed with no writedown.

TABLE 21 AVERAGE WRITEDOWN FROM MARKET PRICE THROUGH CITY LAND PROGRAM

Date	Land Writedown
1970 - 1975	28 %
1975 - 1980	33
1981	50
1982	varied from 0 to 10 *
Overall Average	34 %

* In 1982 the City reviewed the definition of "writedown" and lease terms. Previously, land was sold or leased for a 60 year term. We estimated "writedown" based upon the difference between market freehold value and the price we received. Today land is leased for 40 years. We now establish the City's contribution based on the writedown from the estimated freehold market value of a 40 year lease. We estimate the 40 year leasehold value to be close to the rent we now change non market sponsors. Using this revised method of calculating freehold market value we cannot credit the City with the level of contributions we have recorded in the past.

2) Efficiency and Effectiveness of City Subsidies

Given Vancouver land prices and senior government funding arrangements, provision of land by the City at less-than-market price has often been a critical factor as to whether non-market housing is built or not. Our commitment to social housing has been a relatively easy one as costs have been foregone revenues. The City has not had to commit large capital outlays. Since we have not had to choose between competing demands for funds we have probably continued the land writedown policy without a close look at either efficiency or effectiveness criteria. In retrospect, the City's land writedown policy is not necessarily a very efficient form of assistance. Nevertheless it may be our only effective means of assisting non-market housing.

Assistance to reduce land price has a modest impact on eventual monthly rent. An example site analysis (Table 22) shows that if a project paid full land value the rent would be increased by $33.18 per month (at 2% interest charges). At 25% rent-to-income, income necessary to ensure affordability goes from $20,000 with city land subsidy to $21,600 without the city subsidy.

TABLE 22 IMPACT OF CITY LAND LEASE POLICY
EXAMPLE: PROPOSED 25 UNIT, 3-BEDROOM, FAMILY TOWNHOUSE DEVELOPMENT

Case 1: City Land Writedown of 33% from Appraised Market Value	
1. Appraised Land Cost	$ 750,000.00
2. City Land Writedown (33%)	(250,000).00
3. Net Land Cost	500,000.00
4. Construction Costs	1,270,480.00
5. Soft Costs	250,000.00
6. Total Capital Cost	2,020,480.00
7. Subsidized Debt Service Charge Per Unit Per Month (effective interest rate on total capital cost, 2%)	267.72
8. Operating Costs Per Unit Per Month	150.00
9. Total Rent Per Unit Per Month	417.72
10. Annual Income at 25% Rent-To-Income	20,000.00

Case 2: No City Land Writedown	
1. Appraised Land Cost	$ 750,000.00
2. City Land Writedown	- nil -
3. Net Land Cost	750,000.00
4. Construction Costs	1,270,480.00
5. Soft Costs	250,000.00
6. Total Capital Cost	2,270,480.00
7. Subsidized Debt Service Charge Per Unit Per Month (effective interest rate on total capital cost, 2%)	300.90
8. Operating Costs Per Unit Per Month	150.00
9. Total Rent Per Unit Per Month	450.90
10. Annual Income at 25% Rent-To-Income	21,643.00

3) Actions for Council's Consideration

The City has not been clear on our long term objectives for social housing . If Council is concerned that some developments may not, over time, continue to house high priority households, then we could consider altering our land lease policy. At present CMHC requires prepayment of leases. Our lease terms allow for recapture of full freehold market value only if a development ceases to be non market. We could consider collecting a prepaid rent and including conditions for lease review. If the proportion of "priority" households drops below a stated threshold, lease terms could be subject to renegotiation. This would be difficult to define and costly to monitor. Given the difficulty of writing a prepaid lease with review terms and the very few examples of upgrading problems, staff are not recommending any action. Staff are recommending that provision to collect income data be a condition of future leases. Should the need arise, this will allow us to monitor projects assisted by the City. Given costs of evaluations, staff are not recommending annual reviews of projects.

Other forms of City assistance such as a high-impact grant in the early years or tax concessions would have a similar or greater impact on affordability. Assistance could be adjusted over time to reflect changing subsidy requirements. The disadvantage is that the city retains an ongoing subsidy obligation of unknown duration and amount. Staff reviewed other actions such as provisions to encourage or require residents to move as incomes rise. We do not recommend such actions. Residents should feel their tenure is secure. Secondly, the city has no legal authority to regulate tenure. This authority is vested in the Provincial Residential Tenancy Act.

To date we have selected sponsors on a site-by-site basis. We have allocated land to the GVHC, to private non-profit, and to cooperative societies. We have not developed specific guidelines to direct sponsor selection. We found from the study that there are some differences in the proportion of high priority households depending upon sponsor. The differences are explained by funding program and the different objectives of cooperative and rental tenure. Staff concluded that the study did not find sufficient evidence of problems to recommend to Council that the process of selecting sponsors be altered. We are, however, recommending some adjustments of the process to ensure a mix of rental and cooperative tenure is offered. In proposal calls for non-market housing, we recommend requesting details from the applicant on proposed resident selection procedures, education, and management training. This data, combined with design and funding proposals, will be used to select the developer-sponsor.

F. IMPLICATIONS OF FINDINGS: RECOMMENDATIONS TO OTHER AGENCIES

From this study we conclude that by-and-large housing subsidies are directed to needy households. Nevertheless there are several ways in which funding, particularly to the cooperative and private non-profit rental projects, could be more efficiently and effectively distributed. Senior governments and project sponsors may wish to consider revisions to existing programs to:

1) Where possible, reduce C.M.H.C. subsidy assistance to existing projects thereby freeing up funding to assist additional projects.

Our program review suggests that after three to five years non-government family projects may be able to generate sufficient revenues to:

- increase the internal subsidies thereby reducing in-project rent-to-income ratios of all households.

- decrease dependence on the CMHC subsidy with little or no hardship on residents.

The Section 34.16 program makes no provision for declining subsidies. The 56.1 program does. Additional redirection or reductions in public subsidies could be achieved by selecting as an occupancy charge (when project finances permit). The lessor of:

(i) An agreed rent-to-income ratio (eg. 20-30 percent); OR

(ii) A realistic low-end-of-market rent; OR

(iii) Full recovery of principal, interest, taxes and operating costs.

On project entry, CMHC requires residents to pay up to but no more than the estimated low end of market rent for similar units in the neighbourhood. Low-end-of-market rents are adjusted annually in GVHC units. Coop policy varies by cooperatives. It is not necessary to adjust rents annually provided rents cover costs. If, as occurs in several of the older projects in False Creek, occupancy costs are low and household income is high, the imputed benefit to the household can be considerable, ranging from $400-$800 per month. This imputed benefit and the low rent-to-income ratio which results is one indicator used by critics to suggest projects are a poor use of subsidy dollars.

City staff believe that unduly low maximum occupancy costs (while the project continues to receive CMHC subsidy dollars) is a questionable use of public funds. CMHC, cooperative and private non-profit family projects would be well advised to review occupancy agreements and adjust rents or surcharge higher income households to reduce imputed benefits of low-rent-to-income ratios. Additional revenues could be used to fund more assisted units.

CMHC may wish to consider separating funding for non-market housing into two programs. Under one program a high level of "starter" assistance would be available. While receiving assistance, households would be income tested and be subject to annual rent adjustments toward full recovery of costs. Once the project is able (at 25% rent-to-income to generate sufficient revenues to cover operating costs the CMHC subsidy should be withdrawn. Rents and rent-to-income ratios would then be set at the discretion of project (or sponsor) members. The articles of project incorporation would ensure the units remain non-profit housing.

Under the other "continuing" non-market program projects would receive CMHC assistance and rent supplements to ensure very low income households (unable to generate sufficient tenant rent to cover operating costs) live in affordable housing for what may amount to the amortization period of the mortgage.

2) Additional assistance is required to ensure low income households can be accommodated at affordable rents.

Rent supplements should be available to Municipal (GVHC) Non-Profit and other family projects to ensure housing is affordable.

3) A "public housing" program should be reactivated to house very low-income families.

Neither the N.H.A. Section 56.1 program nor its developer agents (the cooperatives and non-profit sponsors) see their responsibilities as housing a high percentage of very low-income tenants. In early years project recovery costs preclude a high proportion of very low-income families even if sponsors wished to house very low-income households. No new public housing is being constructed. As a result those most in need may not be assisted.

Past experience suggests that public housing developments can be successful if they are small (less than 20 units) and well located to meet family needs.

4) Ensure as residents move, they are replaced by lower income households.

Cooperative Boards have some ability to increase the proportion of priority households by ensuring that when units are vacated priority is given to households of low-modest income.

With these adjustments to existing non-market programs, we could be better assured that public subsidies are directed toward "needy" households. Without changes to present funding programs we must conclude that while we are assisting "needy" households we are not, and cannot, house a much higher proportion of "the most needy".

SPECIFIC RECOMMENDATIONS ARE INCLUDED IN THE STAFF REPORT TO COUNCIL.

G. CONCLUSIONS

Three questions were posed by this study. The answers are summarized below.

1) Who is benefiting from the City's program of providing lands for non-market housing?

The City has provided land for 7 076 non-market households. Of these non-market households, one-third are households headed by a senior, one-third are families , and one-third are other singles and couples. Ten percent of these households include a disabled person. Half of the units are managed by government, one-third by non-profit societies, and the remaining 20 percent are cooperatives.

Most units are occupied by households of modest means who, without assistance, would experience difficulty finding suitable and affordable housing on the private market.

The study confirmed that almost all the households in non-family developments (senior, disabled) have very low incomes: less than five percent have incomes over $10 000. All meet the City's priority. When we compared shelter costs of non-market households with those in market units, we concluded that their shelter costs would be substantially higher if they were forced to relocate into market units.

Ninety percent of the households in family projects fit into the household-type and low-income categories identified as priorities for City assistance. When incomes are adjusted to take into account the higher costs of living for larger households, only 5 percent of all non-market households (9 percent of families) have incomes in excess of the Statistics Canada low income "poverty line" for their household size.

2) Are non-profit family rental developments housing more lower-income households than cooperative housing?

Differences in the proportion of priority households in family projects can be explained by differences in funding programs, management policies, sponsor, location, and livability. On average, non-profit rental developments house about twenty percent more low-income households than do cooperatives. However there are considerable differences between the proportion of low-income (high priority) households housed in specific cooperative developments, The proportion of very low-income (below poverty line) households in cooperatives is, on average, fifty percent of all households. But this can range from ninety-five percent of households to as low as twenty-five percent of households in a specific coop.

We collected data on household type and income. We did not study consumer satisfaction with the type of housing or income mix experienced in non-profit and cooperative housing.

3) Do City policies ensure that the benefits of the City's land policy are being passed on to low-modest income households?

We concluded from the study that the non-market housing program is well targetted. Most units are occupied by households of modest means who, without assistance, would have a difficult time affording suitable housing. However, the study also identified several concerns. Most of the concerns with program effectiveness can be traced back to the guidelines under which senior governments provide assistance. The role of the City is limited and the actions we can take are few.

Staff concluded that the study did not find sufficient evidence of problems to recommend to Council that the process of selecting sponsors and leasing land be substantially altered. The report does, however, recommend some adjustments of the process of selecting sponsors and recommends including in leases the provision to request resident data should the City wish to do so.

Copies of this report have been forwarded to senior governments and non-market sponsors in the hope that the findings will contribute to improving the provision of non-market housing in Vancouver.

Part 3

Background Documentation

Who Lives in Non-Market Housing ?

31.3V

PART III

Background Reference Report - City of Vancouver Non-Market Housing Study

In 1982, the City of Vancouver reviewed housing projects assisted by the Vancouver Housing Program. The review was designed to: survey residents of non-market housing projects; to assess whether the program is reaching households of modest means; and, if necessary, to recommend changes to city land policies.

The results of the review are reported in the preceeding Council report (Part I) and are summarized in Part II. In Part III we report the methodology and findings. Part III is intended as a reference document to support the previous sections.

A. METHODOLOGY

This section
- identifies topics studied.
- outlines the research methodology including number and type of projects studied, data collection procedures, and data collected.
- overviews several difficulties associated with any evaluation of households and incomes and the methodology used to overcome these concerns.
- identifies the limitations of the study.

I. TOPICS STUDIED: COUNCIL MANDATE

As a result of substantial public debate about who is benefiting from City subsidies to non-market housing, Vancouver City Council approved the following motion of October 20, 1981

> "That Council authorize a review of the guidelines for Co-operatives on City-owned land including a review of the income mix in projects developed on City-owned lands."

In a subsequent terms of reference prepared by Planning, Social Planning, and Finance, the Departments recommended that the following questions be answered:

(a) What socio-economic groups (household type, size, income) are benefiting from the City's policy of providing city lands for non-market housing at less than market cost?

Are the beneficiaries households who meet the objectives of the City's adopted Social Housing Policy (1980 03 04)? This policy recommends that assistance be directed toward those most in need. For example households who have difficulty finding suitable, affordable accommodation in the private market (e.g. families, disabled, seniors requiring care).

(b) Are non-profit rental projects achieving a greater degree of income penetration than cooperative projects?

On a comparative basis, do projects funded under different programs, and using differing management styles house differing proportions of low income households?

(c) Do City policies ensure that the benefits of the City's land writedown subsidy are being passed on to low-modest income households?

Is there a need to change the city land lease to ensure that low income households benefit from the assistance?

Given the Council mandate and cost implications of undertaking an extensive study of social housing recipients, staff decided to focus on questions related to present income. We did not study consumer satisfaction. Nor did we attempt to answer questions on resident circumstances at or prior to program entry.

Non-monetary benefits of program participation were not rigorously collected. On a more informal basis, comments on consumer satisfaction were contributed by co-operative members.

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non-monetary benefits of program participation were not rigourously collected. On a more informal basis, comments on consumer satisfaction were contributed by co-operative members.

II. RESEARCH METHODOLOGY

A research methodology was developed to collect data on residents of 7 000 housing units at a modest cost to the city. The data had to provide answers to questions on household type and income by project. The methodology used is explained below under the topics of survey size and cost, collection process, and analyses. Procedures used to test specific assumptions are also outlined.

1. SURVEY SIZE AND COST

Available city records dating back to early 1960's suggest that between 1960 and mid-1982 the City of Vancouver has provided land or other financial assistance to more than 7 000 non-market units. About 5 800 of these are self-contained non-market units. This represents a City contribution to at least 50% of assisted units in the City. During 1979-1981, as costs of land become critical determinants of project planning, the City annually assisted over 90% of all non-market housing built in Vancouver. As land costs declined (during 1982) an increasing number of projects are able to build with little or no city contribution toward land cost. We assume that when the land market picks up governments will again be called upon to assist with land assembly.

TABLE 1 UNITS ASSISTED BY THE CITY OCCUPIED AS OF 1982 01 03*

		# Units			
SPONSOR/MANAGER	# PROJECTS	FAMILY	SENIORS	OTHER	TOTAL
Public Housing (BCHMC)	14	1 376	884	42	2 302 32%
Municipal Public Housing (City)	8	-	417	360	777 11
Municipal Non-Profit (GVRD)	6	210	-	64	274 4
Private Non-Profit	60	123	997	1 270	2 390 34
Co-operative	18	883	121	329	1 333 19
Total	106	2 592 37%	2 419 34%	2 065 29%	7 076 100%

* Most, but not all of the units are built on land made available by the City at less-than-market cost. Some of the units built in the 1960's, owned by the Provincial government and managed by BCHMC, were not built on City lands. Thay have been included in the study since the City assisted them through cost sharing operating subsidies. Several sites for cooperatives are built on city land for which the city received a fair market price. Projects included in the study are listed on pages 14, 17, 18, 22, 30, 39.

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Costs of a census or survey of non-market households were estimated to exceed available research funds. To reduce survey costs we:

- surveyed only the 5 807 self-contained units occupied as of January 1982. Seniors, disabled, and other non-family special purpose projects were briefly reviewed. The study then focussed on the 3 150 units in 37 predominantly family projects.
- Wherever possible used current tenant records maintained by project managers.
- Sought assistance in gathering profile data from cooperative housing associations and government agencies.
- Obtained some assistance from graduate planning students.

Given the availability of data and the cooperation of residents a 98% survey of households in 15 of 18 cooperatives, 100% of G.V.R.D. Non-Profit Housing Corporation developments and BCHMC units, and 1 of 2 private family new profit societies was completed.

As a result of the extensive assistance provided by the other agencies and residents the costs of the city were about one-fifth the estimated cost of retaining an external consultant firm. Staff costs were absorbed within department budgets. The cooperatives who participated in the study entered into contracts with the City to collect the resident data at a modest reimbursement per household.

The tradeoff for relying on staff resources and cooperative participation was some delay in the report back time. Data collection and report preparation proceeded as staff and cooperative residents were available. Data collection was completed by 26 04 1983.

2. DATA COLLECTION PROCEDURES

The decision to reduce costs by using existing data, where available, precluded a standardized data collection process. Data collection procedures and analysis varied somewhat depending upon the organization providing the data.

Resident Profiles

Data on resident profiles was obtained from:

Public Housing:

i) B.C. Housing Management Commission

The B.C.H.M.C. maintains "Housing Community Profile" records for each development. Project profiles are assembled semi-annually by staff in regional offices. There is a 100% response rate. Community profiles indicate the development, units by type, and resident information on numbers of adults, children, elderly, income by source and amount, and rent paid. Comparison of profiles over time is easily made though this information was not used in this study given the difficulty of collecting comparable information for other projects.

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The B.C.H.M.C. provided the City with resident profiles for the 14 projects built with direct assistance from the City. Data was collected in June 1982. Resident incomes for 1981 were reported. Planning students assisted the City in tabulating the data.

ii) Municipal Non-Profit Housing:

G.V.R.D. Non-Profit Housing Corporation

The G.V.H.C. maintains resident profiles by unit by project. The Corporation provided the City with household specific printouts indicating number of persons per household, single parents, income, market rent, recovery rent, tenant rent, subsidies, and rent-to-income ratio. Precise income data is available for all households whether or not the household is paying low-end-of-market rent. Profiles are as of February 1982 and report resident statements of annual earnings during 1981.

iii) Municipal Non-Profit - City of Vancouver

The City manages 777 units located in the Downtown East Side Area. Civic Buildings staff maintain resident profiles. Data on household type, size, income, and rent paid as of December 1982 was provided for analysis.

iv) Private Non-Profit - Seniors

The B.C.H.M.C. obtains tenant profiles from non-profit seniors societies who request rent supplement assistance from the Province. Profiles were provided to the City. Only limited data including numbers of units, units receiving rent supplement assistance, and average income of rent assistance households is collected. Incomes of households not requiring rent supplements are not recorded. To be eligible for rent supplements resident income must be minimal -- basically an old age pension. Estimated incomes of those applying for rent supplements is from $5 500 and less than $10 000 annually. Eligibility for a rent supplement was taken as an indicator that the unit is occupied by an appropriately needy household.

On reviewing the 15 seniors self-contained projects built on city land, we found that in 10 of 15 projects, resident incomes are so low as to allow 100% of seniors to apply for rent supplements. In 4 of the remaining 5 projects anywhere from 50% - 80% of households have incomes sufficiently low as to require rent supplements. Only one 46 unit project has a low number of requests for rent assistance (10%). This is explained by the very low rents charged to residents. Pension incomes are sufficent to cover costs. The overall high incidence of low income seniors in non-profit projects resulted in a decision by City staff to assume the program is well targetted. Further analysis of seniors non-profit projects was not undertaken. Data for private non-profit seniors projects is as of June 1982 and reports 1981 incomes.

v) Private Non-Profit - Family

Two private non-profit family projects have been assisted by the city. The collection procedures were the same as those outlined for Cooperatives. Only one of two projects responded. The Le Mantiendrai Netherlands Private non-profit (126 Units) in False Creek did not participate. The Wellington Society (False Creek) submitted income data on 45 of 71 (63%) of households.

vi) Continuing Cooperatives

At the request of the City, eighteen continuing cooperatives agreed to provide household data. Fifteen cooperatives provided household by household data on unit size, unit type, household status, monthly occupancy

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charge, household size, number of household members under age 19 and over age 65, households on handicapped allowance, number employed, gross annual household income, source of income, and length of residence in co-op. Most cooperative profiles were collected during May to September 1982. Two cooperatives submitted data in April 1983. Residents were asked to report their 1981 gross household income.

Three cooperatives provided such incomplete data that we did not use their material in the income calculations. Decosmos (110 units), Kanata (150 units) and Strathcona (7 units) provided information on less than 50% of households. Complete data was collected on 1 055 of 1 073 cooperative units in the remaining 15 cooperatives.

3. DATA ANALYSIS

Data was tabulated and analyzed by Vancouver Planning Department staff. A first draft of the analysis was circulated to participating agencies for verification. A second draft report comparing the findings was prepared and again circulated to participating agencies for comment prior to forwarding to Council.

The data analysis encountered several problems. The problems of comparability, validity, confidentiality, income grouping, and definition are described below.

i) Problem of Comparability

The data collection procedures resulted in some problems of comparability between the six types of sponsors. Some minor adjustments were necessary to provide common boundaries for grouped data. It was not possible to easily construct tables comparing all variables by sponsor. Since the focus of Council's concern is on residents in family housing, and specifically cooperatives, the majority of our resources were spent in collection and analysis of this data.

In order to compare GVHC, BCHM and Co-op data, the income data categories were rearranged as follows. It is not felt that this will distort the analysis significantly.

GVHC		BCHMC		CO-OPS & STUDY GROUPINGS
$ 0 - 9 000	=	$ 0 - 9 600	=	$ 0 - 10 000
9 001 - 13 000	=	9 601 - 12 996	=	10 001 - 15 000
13 001 - 20 000		12 997 - 19 999	=	15 001 - 20 000
20 001 - 30 000	=	20 000 - 30 000	=	20 001 - 30 000
30 001 - 45 000	=	30 001 - 45 000	=	30 001 - 45 000
45 000 plus	=	45 000 plus	=	45 000 plus

ii) Validity

Collecting data on household incomes is never easy. Residents frequently resist intrusion into their private affairs. We are very confident about data obtained from city managed hostels, the GVHC, and BCMHC. Over 90% of the residents in these units receive rent supplements or pay less than the low-end-of-market rent. As such, residents are required to submit annual income verification.

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Household profiles of Cooperative residents were compiled by the cooperatives. Income verification of households paying less than maximum occupancy charges is obtained by the cooperative and is supposed to be reported annually to CMHC. CMHC records are by no means complete. No income verification is required from households paying maximum occupancy charges.

Income data was obtained by the cooperatives at our request. To maintain some privacy, we collected income by categories rather than discrete amounts.

No doubt we are open to question on the validity of asking cooperatives to collect data on member income. We debated asking a private consultant to collect the data. Staff concluded that whether the cooperative collected its data or a consultant interviewed each household, there was no assurance that the household would provide a truthful indication of income. Indeed we concluded that a household might be more willing to disclose income to a known member of their Board who assured confidentiability rather than to an unknown researcher. The almost 100% response rate appears to bear out this assumption. For comparison, a survey of similar size of cooperatives in Toronto in mid 1982, prepared for the Cooperative Foundation of Canada by a consultant, resulted in an overall return rate of only 69.4%. The cooperatives, in undertaking the data collection in return for a fee from the city, are responsible for the accuracy of the data. We have every reason to believe the data accurately reflects incomes of households in cooperatives.

iii) Confidentiality

Data collected can be identified by project. No names or addresses are attached to resident profiles and neither the City or others using the raw data have any way of assigning resident profiles to a specific household.

iv) Income Data

Several decisions were made to facilitate analysis of income data. All income data reflects total household gross income. No information on assets was collected.

Residents were asked to report their 1981 income. We expect that use of 1981 income overstates current incomes. Since 1981, unemployment has increased. Cooperatives and GVHC officials report some declines in resident incomes.

When income data was collected by category (eg. $15 000 - 20 000) the mid-point of the category was subsequently used to calculate rent-to-income ratios. In cases of family income less than $10 000, a point of $9 000 was selected. For income in excess of $50 000, the point of $50 000 was selected. This may result in slightly under and over estimates of rent-to-income ratios.

v) Definition of Housing Type

Family units are defined as units with two or more bedrooms. Family projects are projects where the majority of units have two or more bedrooms.

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4. DATA LIMITATIONS

The data collection procedures precluded obtaining data on resident satisfaction or on occupancy patterns over time. To some extent, these limitations are overcome through comparisons with previous surveys and comments on satisfaction levels volunteered by residents. Several other limitations are:

- The inability to detect recent changes in household size which might explain apparent "over consumption".
- No data on prior residence or income at program entry.
- No data on savings or assets.
- We did not identify households approaching retirement (age 50 plus) who may have moderate to high incomes today but who are anticipating a drop in income. For these households cooperative living may be a means of assuring affordable and secure housing after retirement.

B. FINDINGS

I. OVERVIEW

Of the 7 076 assisted households one-third are households headed by a senior, one-third are families and one-third are other singles and couples. An estimated 10 percent are non-elderly households headed by a disabled person. Half of the units are managed by the Government, 30% by private (usually seniors) non-profit societies and the remaining 20% are cooperatives.

Details of household types and sponsors are provided in Table 1.

Incomes of Non-market Households are shown in Tables 2 and 3.

TABLE 2 INCOMES OF NON-FAMILY PROJECT RESIDENTS

	SPONSORS			
HOUSEHOLD INCOME	CITY D.T.E.S.	B.C.H.M.C. SENIORS	NON-PROFIT SENIORS ONLY	MUNICIPAL N.P. DISABLED* PROJECT
$0 - 10 000	99.5%	98%	98%	70%
10 001 - 15 000	.5	2	1	20
15 000 plus	-	-	1	10
All Households	100	100	100	100
# units	777	884	963	44

* Includes families with disabled head of household

TABLE 3 INCOMES OF HOUSEHOLDS IN "FAMILY" PROJECTS (CUMULATIVE PERCENTAGE)
BCHMC, GVHC, COOPS

	BCMHC	GVHC	COOPERATIVES
# projects	12	7	16
# units	1,376	230	1,073
# units family	100%	100%	605 (56%)
Household Income			
0 - $15 000	75%	28%	30%
0 - 20 000	93	65	52
0 - 30 000	100	96	82
0 - 45,000	-	100	97

II. ANALYSIS OF FINDINGS: METHODOLOGY

To assess whether units are housing the intended beneficiaries requires a clarification of who are intended recipients and a means of testing whether target groups are being reached. In this section we define "target groups" and identify several target tests.

1. INTENDED "TARGET GROUPS" - CITY PRIORITIES

Past Council decisions suggest that the City's social housing objective is to assist in the provision of housing for low income families and disadvantaged persons who cannot find suitable and affordable market housing. In comprehensive-development areas of False Creek and Champlain Heights the City has adopted policies to ensure a mix of housing types and households with a range of income and household characteristics.

In 1980 the City of Vancouver formally adopted a Social Housing Policy. This, and other actions during the past 10 years, provide direction on who should be housed through social housing initiatives. Existing policies are paraphrased below.

a) Minimize hardships caused by increased housing costs through the provision of City lands for non-market housing. (1972)
b) Bonus private developers to provide modest income housing. (Kitsilano 1976)
c) Require new developments to include housing for modest income households. (1974 False Creek, 1982 Downtown Eastside)
d) Encourage mixed income communities. (False Creek, Champlain Heights)
e) When assistance is provided it should be directed toward households most in need. (Social Housing Policy 1980)
f) Social housing programs which involve site acquisition assistance or building subsidies should be directed toward housing which will continue to provide affordable accommodation. (Social Housing Policy 1980)
g) Priority for City assistance to be:
   - low income family housing (July 1981);
   - the City not provide a land writedown for elderly and disabled housing in cases where the Province will purchase land for non-profit housing and lease it back to the societies (July 1981);
   - disadvantaged households (including singles) in the Downtown Eastside (1980, 1981).

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2. DEFINING "LOW INCOME"

The City's Social Housing objectives include the concepts of "needy","low" and modest income" households, and "affordability". These are relative terms. Their definition requires consideration of household income, size, and composition. Various measures of low income are described below:

i) Rent-to-Income

Government public housing programs have traditionally applied a formula of 25 percent of rent-to-gross household income as an acceptable proportion of income for shelter. Various guidelines ranging from 20-40 percent have been used. The B.C. Government adopted a 30% guideline on July 7, 1983. Households forced to pay in excess of 25-30% of income for minimal necessary shelter are defined as having an affordability problem and, by implication, are low income.

In 1980 the Vancouver Planning Department reported the findings of a study of housing affordability in Vancouver. Using the 25 percent rent-to-income formula, staff estimated that 44 percent of City households (68 000 households) required some assistance to assure housing costs do not exceed 25 percent of income. A variety of housing and income support programs were found to be assisting 40 percent of the 68 000 households. The remaining 40 000 households (22 percent of City households) were still spending in excess of 25 percent of income-to-shelter. Most are renters.

TABLE 4

ESTIMATED CITY RENTERS

Rent-to-income < 25% in Private Market units	28%
Living In assisted housing or receiving shelter assistance	29
Rent-to-income > 25% In market units	43
Total Renters City	100

The 1981 census data is not yet available to update this data.

ii) Percentiles

Some calculations define low-income households as all households in the lower quartile or lower third income group. The assumption is that market prices are set by the remaining two-thirds (or three-quarters) of households and will not be affordable to the lowest income groups. Examples of estimated quartile groups are shown on Table 7.

iii) Market Basket Approach

The across-the-board 25 percent of income guideline assumes housing expenditures should represent a constant percentage of household income regardless of income. More realistically, households allocate differing proportions of income-to-shelter depending upon household type, stage in life-cycle and income. A 25 percent guideline is too high for the lowest income household and may strain the budget of larger families. Problems of different housing costs in different market areas are not sufficiently accommodated by the 25 percent rule. As a result, various shelter gap and minimum budget calculations are used.

Example calculations define low-income as a household which receives a total income less than five times the economic rent of a housing unit required to provide sufficient accommodation for that family.

Statistics Canada defines low-income households as households who spend 58.5 percent or more of their income on food, shelter and clothing. Some adjustment is made for family size and area of residence.

The market basket approach estimates the cost of obtaining basic goods and services. Using a variety of indicators of minimal costs of food, clothing, transportation and housing, minimal income requirements for various sizes of households to live in Vancouver are identified. Households with incomes less than the minimal required are defined as low income.

In 1982 the Vancouver Planning Department calculated basic subsistence levels in Vancouver. Data on costs collected by the United Way and Red Door Rental Agency listing rents were used to calculate subsistence incomes.

Basic subsistence levels for a couple with two children, a single parent with two children, a couple and a single person are shown on the following chart. It is important to remember that these are truly minimal incomes. It is assumed that the household lives in lower priced rental housing, uses the bus, and eats only a subsistence diet. No allowance is made for a phone, cablevision, babysitting, or entertainment. A "plus minimal luxury" income assumes a phone, older car and some entertainment. These items are hardly luxuries for many people, but for low income households even a newspaper is often an unaffordable luxury.

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TABLE 5

VANCOUVER 1981
BASIC SUBSISTENCE INCOME

HOUSEHOLD	BASIC SUBSISTENCE INCOME	PLUS SOME "LUXURIES" (childcare,car,phone)	ASSUMED RENT/MONTH*	IMPLIED Ratio R to I
2 Parents 2 Children (Under 12)	$16,500	23 500	3 Bedroom Apt. Conversion $520	27%-26%
Single Mom 2 Children (Under 12)	10 000	14 000	2 Bedroom Apt. Conversion $375	45 -32
Couple	8 000	12 000	1 Bedroom Apt. $285	42 -28
Single Person	6 000	9 000	Studio/Room $212	42 -28

Update of 1981 United Way Analysis

* These are lowest possible figures taken from Red Door rental agency listings. For example, the average rent for a two bedroom unit is more in the order of $660/month. At 30% of income a monthly income of $2 000 (annual income, $24 000 net) is required to "afford" a $660/month unit.

iv) Low Income Definition

These various formulae result in various definitions of low-income as shown in Table 7. In this study we selected the following low-income definitions.

TABLE 6
STUDY LOW-INCOME DEFINITIONS

Household Type		Low Income Cut Offs
Single Person		$10,000
Couple (2 adults)		15,000
Family (2-3 pers)	Adult and Child	20,000 - 25,000
Family (3-4 pers)	Adult and Child	25,000 - 30,000

3. TESTING "IN NEED"

Several tests are used to assess if households "in need" and "most in need" are indeed being assisted. The various tests involve comparing survey findings against several criteria:

i) Comparisons of household type profiles against City policy objectives;
ii) Comparisons of income profiles of assisted households against low income criteria identified in section (b) above;
iii) Comparisons of income profiles of assisted households against income profiles for the city and region;
iv) Market comparison: could assisted households afford suitable alternate accommodation in the same area or elsewhere in the city? To answer this question, assisted household incomes are compared with market rents for similar accommodation in the same area or elsewhere in the City.

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TABLE 7

LOW INCOME DEFINITIONS - VARIOUS CALCULATIONS

Household Type	1981 Stats Canada	1981 Stats Canada	1981 Stats Canada	1982 Vancouver Market Basket Study	1982 Income at 25% Rent-to-Income		Low Income Definitions Used In City Study
					Controlled Rent Unit	Decontrolled Rent Unit	
	poverty lines	Lower 1/4 household incomes	Lower 1/3 households incomes				
Single Person	$ 8,100	$ 6,000	$ 7,000	$ 9,000	$11,500	$19,000	$10,000
Adult Household (2 or more persons)	$10,600	--	--	$12,000	$12,800	$20,200	$15,000 - 20,000
Family (2-3 persons)	$14,200	$18,000	$25,000	$14,000	$15,400	$26,600	$20,000 - 25,000
Family (3-4 persons)	$16,300	$18,000	$25,000	$23,000	--	$34,400	$25,000 - 30,000

HIGH PRIORITY HOUSEHOLDS FOR CITY NON MARKET HOUSING ASSISTANCE:

- Households requiring special design features (accessible, ground oriented) who are unable to afford market units.
- Families with children income less than $20,000
- Elderly and disabled persons
- Adult (childless) households incomes less than $15,000

MEDIUM TO HIGH PRIORITY

- Families with children incomes less than $30,000
- Adult (childless) households incomes less than $20,000

LOW INCOME CUTOFFS
HIGH PRIORITY HOUSEHOLDS

III. FINDINGS

Data obtained from the survey of assisted households is documented in this section. We have not included much description of the findings. In most cases tables present the data for reference. Readers will have to draw their own conclusions and refer to other sections for analysis.

1. NON-FAMILY PROJECTS

Non-Family Projects are those developments which house almost exclusively elderly, disabled, and otherwise disadvantaged persons. Unit sizes are predominantly hostel, studio, or one bedroom units. Data was collected on 3,925 households in 76 projects.

All projects are eligible for both Federal and Provincial housing assistance. Rent supplement funding ensures that no residents pay in excess of 25-30% of income to shelter. Project sponsors are therefore able to, and indeed do, house a high proportion of very low income households.

Incomes of non-family project residents are shown on Table 8. Rent-to-income ratios of assisted households are shown on Table 9. For comparison, rent-to-income ratios of single person households and households with incomes less than $10 000 who live in market rental units are provided.

TABLE 8
INCOMES OF NON-FAMILY PROJECT RESIDENTS

	SPONSORS			
HOUSEHOLD INCOME	B.C.H.M.C. SENIORS & OTHER PUBLIC HOUSING	MUNICIPAL N.P. G.V.H.C. DISABLED *	MUNICIPAL N.P. CITY D.T.E.S.	PRIVATE N.P. SENIORS & OTHER **
$0 - 10 000	98%	70%	99%	98%
10 001 - 15 000	2	20	1	1
15 000 plus	--	10	--	1
ALL HOUSEHOLDS	100	100	100	100
# units	926	44	777	2178
# projects	9	1	8	58
% Not receiving Rent Supplements	2%	4%	.5%	19%***

* GVHC - Disabled project includes families with a disabled person.
** Includes disabled persons, children in care homes and a variety of other special needs groups.
***In all but 6 projects 100% of residents receive rent supplements.

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TABLE 9 RENT-TO-INCOME EXPENSES FOR NON FAMILY UNITS

SPONSOR	% INCOME TO SHELTER					
Non Market Units	0 - 10%	11-20%	21-25%	26-45%	45+ %	
City Units (hostel only)	-	42%	58%	←rent supplement		100%
B.C.H.M.C. Seniors	-	3	97	*←rent supplement		100
Non Profit Seniors	-	16	84	*←rent supplement		100
G.V.R.D. Disabled	-	11	79	←rent supplement		100
Market Units Vancouver City Renters						
Estimated Rent-to-Income for one person households	18%	13%	14%	28%	27%	100
Estimated Rent-to-Income Ratio of all Renters with income under $10 000	2	6	6	33	53	100

* On July 7, 1933, Provincial policies were altered to establish a 30% rent-to-income ratio in rent supplement units.

Non-family projects are described by sponsor. Sponsors include B.C.H.M.C. Public Housing, Municipal (GVRD) Non-Profit, Municipal (City) Non-Profit, and Private Non-Profit.

a) B.C.H.M.C. Seniors Units

Residents of B.C.H.M.C. family units are predominately single seniors (70%) Sixty-eight percent are women. Most have incomes less than $10 000

TABLE 10
HOUSEHOLD INCOME & RENTS, FOR BCHM SENIORS HOUSING JUNE 1982

PROJECT	FUNDING SECTION	AVG. MTHLY HOUSEHOLD INCOME	AVG. MTHLY RENT COUPLE	SINGLE	# OF COUPLES	# OF SINGLES
LITTLE MOUNTAIN	40	$473	$208	$139	5	15
ORCHARD PARK	40	493	172	114	8	28
SKEENA TERRACE	40	398	186	109	15	51
MACLEAN PARK	40	561	210	112	79	197
RAYMUR PLACE	40	390	174	101	24	97
GRANDVIEW TERRACE	40	435	153	104	13	92
CULLODEN COURT	40	445	208	120	12	32
KILLARNEY GARDENS	40	461	—	115	—	187
STEEVES MANOR	40	$ 522 C.826	206	132	59	40
SUNSET TOWERS *	40	453	209	121	64	435*
Average/Total		$482	$190	$116	279	1 174 1 453*

* The number of seniors units managed by BCHMC noted on this chart is greater Than figures used elsewhere in this report. We errored in leaving Sunset Towers out of the initial calculations.

Incomes are rent supplemented to ensure affordability. Tenant selection is on a point system which assesses income, assets and various need indicators.

b) Municipal Non-Profit (GVRD) Units for Disabled Persons

The GVRD maintains one project primarily for households with a disabled member. Other accessible units for disabled households are included in family projects.

The rent charged for most of these units is under $100 per month which is about a quarter of pension income. The balance required for a financial break-even is provided through rent supplements (Section 44(1)).

Criteria for rental eligibility for handicapped units is that the tenant is able to live independently (as the GVHC do not offer care facilities) and that the tenant is low income (HPIA or similar).

Individual selection from the waiting list for these units is made by GVHC together with representatives of local agencies who sponsor or who are concerned with the therapy and well-being of the tenant.

Incomes of GVRD Disabled residents are shown on Table 11.

TABLE 11

HOUSEHOLD INCOME RANGE GVRD HOUSING FOR DISABLED PERSONS
February 1982

Income Range	%
$ 0 To 3,000	2
3,001 To 5,000	33
5,001 To 7,000	12
7,001 To 9,000	24
9,001 To 11,000	9
11,001 To 13,000	11
13,001 To 16,000	7
16,001 To 20,000	0
20,001 To 24,000	2
Over 24,000	0
	100%

TABLE 12
HOUSEHOLD SIZE GVRD
HOUSING FOR DISABLED PERSONS

# Persons	%
1	55%
2	33
3	12
	100

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c) Municipal Non-Profit City of Vancouver

The City of Vancouver maintains 777 units in the Downtown Eastside Area for disadvantaged elderly and singles. All units are eligible for rent supplements. Some units are hostel (385) with cooking facilities, sinks and toilets (no shower/tub) others (392) are care units with sinks (no toilet/tub).

TABLE 13

PROFILE OF HOUSEHOLDS IN UNITS MANAGED BY CITY OF VANCOUVER

Elderly	54%
Disabled	30
Singles Income less than $20 000	16
	100

TABLE 14

INCOMES HOUSEHOLDS MANAGED BY CITY OF VANCOUVER

$0 - 10 000	99.5%
10 001 - 20 000	.5

Rent-to-income ratio of hostel residents is 25% of income or less. In care "units" the city supplies accommodation and food. The city is currently reviewing income-to-rent ratios and a standard 25% is being phased-in.

City tenant selection critera and services are:

For Antoinette Lodge
Oppenheimer Lodge
Central Residence
Alexander Residence

- Income - basic pensions
- Age limit - 45 years of age or over or handicapped
- Assets - not to exceed $3 000
- Residential requirements
  - to have resided in the Greater Vancouver Regional District for the past 12 months
  - priority given to Downtown Eastside applicants (within area bounded by Cambie, Campbell, Industrial and Burrard Inlet).
- priority given to local applicants who have been displaced and who for health and safety reasons require a more secure and controlled setting.

For Roddan Lodge

- Age limit - 55 or over or handicapped
- All other criteria as above.

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For Continental Residence

- Age limit - 55 or over or handicapped
- Preference given to - applicants who have resided in the Granville/ Yaletown area
  - applicants who require the supports, eg. food service, 24 hour staffing, coordinated homemaker service, etc.
- All other criteria same as for Antoinette Lodge, etc.

TABLE 15

CITY OF VANCOUVER
NON-REVENUE HOUSING DIVISION

NAME	ADDRESS	FUNDING SECTION	TOTAL # OF UNITS	UNIT TYPES	UNITS RECEIVING RENT SUPP
Oppenheimer Lodge	450 East Cordova	40	147	other 45/over(or handicapped)	147
Antoinette Lodge	535 East Cordova	40	79	71 - other (45 or over or handicapped) 7 - disabled	77
Roddan Lodge	124 Dunlevy	441B	157	146 - Seniors 10 - Disabled	156
Central Residence	42 East Cordova	44	137	Other	137
Alexander Residence	58 Alexander	44	29	Other	28
Continental Residence	1390 Granville	N/A (MHR FUNDED)	104	Other	104
Cordova House	368 East Cordova	SECTION 40/LTC	66	Other	66
Taylor Manor	951 Boundary	LTC	68	Other	58

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TABLE 16

LISTING OF SENIORS NON-PROFIT HOUSING INCLUDED IN SURVEY
(Occupied as of June 1982)

Sponsor	Project Name/ Address	Funding Section	Total # of Units	# of Seniors Units	#of Other Units	Units Rec Rent Supp	% House-holds Receiving Rent Supp
New Chelsea Society	330 E. 6th	15.1	47	46	1	4	9%
Mennonite Senior Citizens Society of BC	1750 E. 41st	15.1	170	169	1	95	56
M. Kopernik Foundation	3132, 3150 Rosemont Dr.	15.1	33	32	1	19	58
Broadway Pentecostal Ben. Assoc.	2677 E. Broadway	15.1	81	80	1	64	79
Royal Cdn. Legion, 178 Shalom Br.	2229 Maple	15.1	102	101	1	101	100
East Enders Amherst Lions Hsg. Soc.	3433 Renfrew	15.1	40	39	1	39	100
Bertha O'Clarke Society	650 Bucket-wheel (False Creek)	15.1	45	44	1	44	100
Uptown Kiwanis Sr. Cit. Hsg. Society	633 Bucket-wheel (False Creek)	15.1	61	60	1	61	100
Je Maintiendrai Home Society	Sitka Square (False Creek)	15.1	24	23	1	24	100
South Vancouver Foundation	6545 Alberta	15.1	100	99	1	99	100
Anavets Sen. Cit. Hsg. Soc.	951 E. 8th	15.1	60	59	1	59	100
South Amherst Hsg. Society	7008 Balmoral St.	15.1	21	20	1	11	52
Vancouver Mt. Pleasant Lions	325 E. 6th	15.1	35	34	1	n/a	-
Vancouver Chinatown Hsg. Society	830 Campbell	15.1	68	67	1	67	100
Royal Arch Masons	5096 Windsor	56.1	75	66	9	74	100
TOTAL			962	939	23	761	81%

d) Private Non-Profit Non-Family Projects

The City has assisted over 2 100 private non-family non-profit units. These include a variety of care, elderly and special needs facilities built by service groups, church, community and ethnic societies. Tenant selection criteria vary. All units are eligible for rent supplement assistance to insure no resident pays in excess of 25- 30% of rent-to-income. Some 1,200 of the units are care and other non-self-contained suites. We did not survey these units. Self-contained units for the elderly are listed on Table 16. Ninety-eight percent of assisted seniors have incomes less than $10 000.

2. FAMILY PROJECTS

Family Projects are these with predominately two bedroom or larger units suitable for families with children. Data was collected on 3,000 households. All receive funding from the Federal Government. The 1,376 family units managed by the B.C.H.M.C. are also eligible for rent supplements from the Province.

Incomes of family project residents are shown on Table 17. A comparison of household type and incomes by sponsor is shown on Table 18. Rent-to-income ratios of assisted households are shown on Table 19. For comparison, rent-to-income ratios of family renters in market units is shown.

TABLE 17

INCOMES OF HOUSEHOLDS IN FAMILY PROJECTS

TABLE A - ALL UNITS IN PROJECT

	BCMHC	GVHC	COOPERA-TIVES	PRIVATE NON-PROFIT
# projects	12	7	15	1
# units	1,376	230	1,073	45
% units family	100%	100%	56%	24%
0 - $15 000	75%	28%	30%	34%
0 - 20 000	93	65	52	35
0 - 30 000	100	96	82	39
0 - 45 000	-	100	97	unknown

TABLE B - COOPERATIVES

COOPERATIVES	
FAMILY UNITS	OTHER UNITS
605	468
22%	40%
47	59
80	85
97	95

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TABLE 18

OCCUPANTS OF 'FAMILY' HOUSING

SPONSOR:	BCHMC	GVRD	CO-OPS	PRIVATE N.P.
# PROJECTS:	12	7	16	1
AVERAGE DENSITY U.P.A.	12	18	12-110	100
Families with children Income < $20 000	92%	68%	30%	13%
Elderly	-	-	10	11
Disabled	2	2	1	-
Families Income $20 000-30 000	6	27	20	4
Families Income > $30 000	-	3	14	7
Singles & Couples < $15 000	-	-	6	5
Singles & Couples Income $15 000-20 000	-	-	7	—
Singles & Couples > $20 000 (1 Bedroom Units)	-	-	12	36
Singles & Couples > $20 000 (2 or larger bedroom units)	-	-	5	24
	100	100	100	100

TABLE 19

RENT-TO-INCOME RATIOS FOR RESIDENTS OF FAMILY PROJECTS

Rent-to-income ratio	0 - 10%	11 - 20%	21 - 25%	28 - 30%	31 - 40%	41 - 50%	50+%	
Non Market Units								
BCHMC Public Housing	-	8%	92%		rent supplement to 30%			100
MNP (GVRD) Family	-	12	30	21	18%	8.5%	10.5%	100
Cooperatives	2	37	28	20	8	3	2	100
Market Units								
Estimated * All Vancouver Family Renters	34%	18%	13%	10%	11%	5%	9%	100
All Vancouver 1 Parent Family Renters	12	17	3	10	14	7	37	100

* Needs to be updated when 1981 census available.

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Data obtained on family projects is listed under BCHMC (family) Public Housing, Municipal (GVHC) Non-Profit, Cooperatives, and Private Non-Profit.

a) BCHMC Family Units

Most BCHMC Projects comprise several buildings some housing families and others housing seniors and others. Table 20 profiles all residents and residents in Family buildings only.

TABLE 20

BCHMC RESIDENTS

	ALL UNITS 2,303	FAMILY UNITS ONLY 1,376
Families with Children incomes < $20 000	56%	94%
Elderly and Disabled	40	--
Families with children incomes $20 000-$30 000	4	6
	100	100

Table 21 shows family projects by household incomes. (Table follows.)

TABLE 22

BCHMC FAMILY UNITS INCOMES

Income	$0-$10,000	$10,001-$15,000	$15,001-$20,000	$20,000+
% House-holds	64%	11%	19%	6%

TABLE 23

BCHMC FAMILY UNITS
RENT-TO-INCOME RATIO

Rent to Income	0-10%	11-20%	21-30%	31%+
% Households	-	8%	92%	Rent Supplements

BCHMC attempts to encourage some mix of lower income households. Approximately 65% of units are allocated to families in the first (lowest) quartile. Tenants pay either 25% of their adjusted family income to rent or an estimated market rent. If a household pays market rent they do not have to declare their income. About 9% of households pay market rent.

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TABLE 21

HOUSEHOLD INCOME GROUPS, RENTS & FAMILY STRUCTURES
FOR BCHM FAMILY HOUSING JUNE 1982

Project Name	# of Family Units	Household Incomes * By Unit *	Household Incomes * % for Project	Avg. Mthly Income	Aug. Mthly Rent	# Fam. Paying Market Rent	Family Structure 2 Parent	Family Structure 1 Parent	Avg. Rent/ Aug. Income
Champlain Place	99	A 64 B 10 C 14 D 11	65% 10 14 11	$850	$184	7(7%)	29	70	22%
Rupert Lane	41	A 30 B 1 C 4 D 6	73% 2 10 15	$812	$196	10(24%)	10	29	24
Chimo Terrace	79	A 60 B 6 C 12 D 1	81% 5 12 1	$746	$166	2(3%)	24	49	22
Carolina Court	49	A 41 B 2 C 6 D 0	85% 2 12 0	$671	$160	2(4%)	16	32	24
Culloden Court	87	A 47 B 10 C 20 D 10	54% 11 23 11	$989	$223	10(11%)	30	55	23
Grandview Terrace	53	A 40 B 5 C 4 D 4	78% 8 6 8	$802	$176	2(4%)	n/a	n/a	22
Raymur Place	248	A 160 B 30 C 42 D 16	67% 11 15 7	$827	$178	28(11%)	103	134	22
Maclean Park	175	A 92 B 28 C 42 D 13	52% 16 24 7	$953	$233	19(11%)	118	56	24.4
Skeena Terrace	163	A 110 B 19 C 24 D 10	68% 11 15 6	$861	$198	16(10%)	68	92	23

* See page 23 for legend A,B,C,D.

(continued)

TABLE 21 Cont'd

HOUSEHOLD INCOME GROUPS, RENTS & FAMILY STRUCTURES
FOR BCHM FAMILY HOUSING JUNE 1982

Project Name	# of Family Units	Household Incomes		Avg. Mthly Income	Avg. Mthly Rent	# Fam. Paying Market Rent	Family Structure		Avg. Rent/ Aug. Income
		By Unit	% for Project				2 Parent	1 Parent	
Orchard Park	132	A 75 B 19 C 24 D 14	58% 13 18 11	$902	$198	6 (5%)	45	85	22%
Little Mountain	203	A 116 B 27 C 46 D 14	57% 13 23 7	$874	$199	21 (10%)	66	137	23
Brant Villa	47	A 29 B 5 C 11 D 2	66% 9 20 5	$821	$185	0	16	31	23
Totals	1376	A 857 B 149 C 236 D 101 1376	62% 11 17 7	$842	$191	125 (9%)	525	770	24%

Prepared July/82

n/a Information not available

Notes:

1. A = < $800/month (~ $9600/year)
   B = $801 - 1083/month (~ $9601 - 12 996/year)
   C = $1083 - 1666/month (~ $12 997 - 19 992/year)
   D = > $1666 /month (~> $19 992/year)

In 1982 the BCHMC surveyed residents. They found half of the family members are children, most of whom are under 12 years old. About 60% of families are single parents. Fifty-seven percent of households have at least one employed member. Forty -three percent rely on social assistance. Average income of BCHMC is just over $10 000.

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b) Municipal Non-Profit (GVHC) Units

The GVRD Housing Corporation was incorporated in 1974 for the purpose of providing housing for people of modest incomes. Five family projects (230 units) have been built in the city.

Programs and selection criteria are described in the following material prepared by the GVHC.

The family rental housing owned and managed by the Greater Vancouver Housing Corporation included in this study was built under two government subsidy programs different from each other and from the older public housing program.

The two programs under which the GVHC has developed housing are in themselves quite different from each other and require different criteria for eligibility.

This report then is divided into two sections. Section 15.1 deals with the non-profit program under which the first units were built by the Corporation (1975 to March 1979) and Section 56.1 deals with the units built since March 1979.

Section 15.1

Units Built from 1975 to March 1979

The non-profit rental housing program subsidized by government and built by the GVHC from its inception until March 1979 when a new program was introduced was structured as follows:

- 50 year mortgage with CMHC
- 8% interest rate
- full 50-year term and amortization
- 10% forgiveness by CMHC on capital cost
- 10% (of capital cost) Grant by Province spread over seven years to reduce rents (High Impact grant)

The net effect of this assistance was expressed as a lower rent than the market place and all rents on a given project for similar units were the same.

Because of program constraints, the GVHC rental eligibility standard for those tenants applying for accommodation in "section 15.1" projects is as follows:

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TABLE 24

SECTION 15.1 - GVRD CRITERIA

Family Size		Maximum Income (1981)	
Adults	Dependents	Monthly	Annually
1	1	1 200	14 400
1	2	1 350	16 200
1	3	1 500	18 000
1	4	1 650	19 800
2	1	1 800	21 600
2	2	1 950	23 400
2	3	2 100	25 200
2	4	2 250	27 000

The basic criteria calls for incomes below the average wage so that the subsidized units should be provided to those families who would otherwise have difficulty competing in the marketplace.

Those families on welfare with young children receive a shelter allowance in the welfare cheque and with a family of two or more, the shelter allowance is usually sufficient to cover the cost of the rent and so a reasonable percentage of welfare families can be housed in the portfolio.

Each year new optimum income levels are set as agreed with CMHC and each year every family is required to complete and submit a 'verification of income' document which is compared with the criteria scale.

Should the family income rise above the recommended level, the family is advised of the situation and two choices are offered; either they accept a surcharge on the rent or they may move out to private sector accommodation. Rent surcharges are applied to rental revenue for the project and help to keep the overall rents at the lowest possible level for the ensuing year. Waiting lists are kept but most lists are suspect as they stale very quickly. Families who require a home to rent usually cannot wait too long due to their circumstances and, in the majority of cases, those people on lists who are contacted or attempted to be contacted are either unobtainable or have found alternate accommodation. However, the waiting list is explored not in chronological or alphabetical order but in the order of apparent greatest housing need.

Priority is given to low/moderate income, working families who are forced out of their existing accommodation and who otherwise have nowhere to go. Priority is given to those families who have a reasonable record of previous tenancies.

Section 56.1

Units Built since March 1979

The non-profit rental housing program introduced by the Federal government which came into effect in March 1979 and is presently in existance is

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structured as follows:

- Mortgage assistance provided by CMHC
- Effective mortgage interest rate of 2%
- Mortgage fully insured by CMHC
- Majority of tenants to pay low end of market rent (L.E.O.M.)
- Balance of tenants to be low income and receive rent subsidy.

Housing projects are built in the same way as the private market place using a variety of house designs, private architects, and private builders. Mortgages for long-term financing are also obtained in the same way as the market place at current mortgage interest rates. After a housing project has been completed and monthly mortgage payments become due, CMHC provides funding to assist in the mortgage payments. This assistance represents the difference between the cost of the principal and interest payments of the mortgage at the current rate of the loan arranged with the lender and the cost of the principal and interest payments of the mortgage calculated at a 2% interest rate over a 35-year amortization period.

The net effect of this monthly assistance is that the Greater Vancouver Housing Corporation has an economic recovery rent (rent necessary to pay all costs, i.e. Insurance, Municipal taxes, caretakers, wages, repair and maintenance, reserves, administration, and mortgage payments) somewhat lower than the market place rent in the area.

By charging some of the tenants (those who can afford) the low end of market rent, an internal subsidy is created as a pool from which assistance can be given to those families who can not afford to rent in the private market place.

TABLE 25

SECTION 56.1 - GVHC CRITERIA

Family Size		Maximum Monthly * Income (1981)
Adults	Dependents	
1	1	2 000
1	2	2 200
1	3	2 400
1	4	2 600
2	1	2 200
2	2	2 400
2	3	2 600
2	4	2 800

* as determined by CMHC criteria.

The above income criteria applies to those families who pay the low end of market rent which funds the internal subsidy pool.

During an initial rent-up those tenants with a family income less than that shown in the schedule above qualify for a rent subsidy and this is provided

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to the tenant provided the internal subsidy is in place and provided that the tenant does not pay less than 25% of the family income in rent.

Once rent-up is achieved and a waiting list has been established, move-outs and move-ins become a financial and administrative problem because, unlike the old program, most rents are different and most family incomes are different. For every move-out under the new program we would have to find a new family fitting the same pattern, as the mold has been set and all the subsidy dollars allocated.

To overcome this problem, CMHC have allowed the GVHC to allocate a small reserve to cover this variable and so we now have the flexibility to generally select the most needy family on the waiting list and if by this selection, the rent is lower than that of the previous tenant, then we draw from the special reserve. Should the reserve become depleted then additional L.E.O.M. tenants are given priority so that the project can maintain a financial balance to meet all of its obligations.

Every year:
- All tenants are income-tested
- Income criteria is changed
- L.E.O.M. rents are re-established

As in the case of Section 15.1 tenants where the family income rises above the recommended level, the family is advised of the situation and they are offered the same two choices. Either they accept a surcharge on the rent or they may move out to private sector accommodation.

When selecting from the waiting list to house the most needy families, priority is given to those:
- who have a reasonable record as tenants
- who have the lowest family income
- working families who are displaced.

Overall GVHC defines income as:

"Income" shall refer to the aggregate gross income, in whatever form received, of all members of the family, or of an individual where applicable, EXCLUDING:

1. Earnings of children in regular attendance at recognized institutions of learning: Funds for tuition, such as scholarships, bursaries and contributions from non-resident family members.

2. Living out or travelling allowances of a family head.

3. Earnings of a working spouse of up to $900 per annum.

4. Income from any source other than social assistance payments of a one-parent family up to $900 per annum.

5. Earnings less than $75 per month of all members of the family other than the family head or spouse. (This will include persons related by

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blood, marriage or adoption or other persons who may reasonably be assumed to form part of the family.)

6. Capital gains, such as insurance settlement, inheritances, disability awards, sale of effects.

7. Family allowance.

In this study we report gross (not adjusted) GVHC resident incomes. Tables 16-33 provide data on GVHC residents.

TABLE 26

RESIDENT PROFILE GVHC FAMILY UNITS

Families with Children incomes < $20 000 (36% of families are single parents)	68%
Elderly	--
Disabled	2
Families with Children incomes $20 000 - $30 000	27
Families with Children incomes > $30 000	3
Singles & Couples	--
	100

TABLE 27

GVHC FAMILY INCOMES

$0-10,000	10,001-15,000	15,001-20,000	20,001-30,000	30,001-45,000	Income
12%	16%	42%	27%	3%	% Hhlds.

Average Annual Income - $17,140

TABLE 28

GVHC FAMILY RENT-TO-INCOME RATIOS

0-10%	11-20%	21-25%	26-30%	31-40%	41-50%	50+	Rent-to-income
--	12%	30%	21%	18%	8.5%	10.5%	% Households

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TABLE 29

GVHC FAMILY RENT-TO-INCOME
RATIOS BY HOUSEHOLD SIZE

Size House-hold	Rent - to - income Ratios						% Households
	10-20%	20-25%	25-30%	30-40%	40-50%	50%	
1	--	--	.5%	2%	--	--	2.5%
2	--	4%	2	4	--	3%	13
3	4%	8	8	6	4%	4	34
4	5	10	8	4	3	4	34
5	2	5	2	3	3	.5	15.5
6+			1				1
	11	27	22	19	10	11	100

TABLE 30

GVHC FAMILY HOUSEHOLD SIZE
AND RENT-TO-INCOME RATIO

Household Size	1	2	3	4	5	6+	
% Households	2.5%	13%	34%	34%	15.5%	1%	100%
Average Rent-to-Income Ratio by Household Size	27.5%	33%	33%	30%	29%	28%	

TABLE 31

GVHC FAMILY RENT-TO-INCOME
RATIO BY INCOME

Rent-to-Income / Incomes	20%	20-25%	26-30%	31-40%	41-50%	50%+	% House-holds
$0-10 000	--	--	1%	3%	4%	4%	12%
10 000-20 000	--	12%	16	14	4.5	6.5	53
20 001-30 000	9%	17	4	1	--	--	31
30 001-45 000	3	1	--	--	--	--	4
% Households	12	30	21	18	8.5	10.5	100

60% of single parents have a rent-to-income ratio exceeding 30%.

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TABLE 32

GVHC FAMILY PROJECTS
HOUSEHOLD INCOMES BY PROJECT

Household Income	Name: / Date:	Semlin Terrace 1976	Grandview 1976	Euclid 1978	Earle Adams 1978	Habitat Villa 1979*
$ 0 - 10 000		5	3	7	9	3
10 001 - 15 000		6	8	2	16	5
15 001 - 20 000		11	6	9	46	13
20 001 - 30 000		13	3	13	30	13
30 001 - 45 000		1	0	2	4	2
45 001 - 60 000		0	0	0	0	0
Total # Units		36	20	33	105	36

* Only 56.1 project. All rest funded under 15.1 program
Source: GVHC Tenant Profile Reports, Feb. 1982

TABLE 33
GVHC FAMILY UNITS STUDIED

Project Name/ Address	Funding Section	Total # of Units	# of Family Units	# of Other Units (Disabled)	Units (Disabled) Receiving Rent Supp
Semlin Terrace Semlin & Lakewood	15.1	36	35	0	0
Euclid Square Foster & Euclid	15.1	33	28	4	4
Grandview Gardens Grandview & Kamloops	15.1	20	19	0	0
Earle Adams Village Enclave 19 Champlain Champlain Heights	15.1	105	97	7	7
Habitat Villa 2nd & Wallace	56.1	36	31	4	0
TOTAL		230	210	15	11

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c) Cooperatives

Household data was collected on 1055 of 1073 Cooperative units in 15 projects. Three cooperatives, Decosmos, Kanata, and Strathcona provided incomplete data. Additional details on the Co-op survey are outlined in Part A Methodology. The tables below are examples of the various data available from the household profiles.

TABLE 34

PROFILE OF COOPERATIVE RESIDENTS

Families with Children incomes < $20 000	30%
Elderly	10
Disabled	1
Families with incomes $20 001 - $30 000	20
Families with incomes > $30 000	14
Singles and Couples incomes < $15 000	6
Singles and Couples incomes $15 001 - 20 000	7
Singles and Couples incomes > $20 000	12
	100
families - 1 parent 2 parent	37% 63 100
Adult households (Non-elderly) Single Person Couples (Plus)	 30% 70 100
Of households with children average 1.7 children/household Of all co-op units average 1.0 children per household	

TABLE 35

COOPERATIVE HOUSEHOLD INCOMES

$0-10 000	10 001-15 000	15 001-20 000	20 001-30 000	30 001-45 000	45+	unknown	INCOME
15%	15%	22%	30%	14%	3%	1%	= 100% % Households

Average annual income $21 420

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TABLE 36

RENT-TO-INCOME RATIOS OF
HOUSEHOLDS IN COOPERATIVES

Rent-to income	0-10%	11-20%	21-25%	26-30%	31-40%	41-50%	50%+	
% hhds.	2%	37%	28%	20%	8%	3%	2%	= 100%

Mean 22.75%

TABLE 37

COOPERATIVE HOUSEHOLD SIZE

Household size	1	2	3	4	5+
% House'ld	17%	28%	24%	19%	12%

TABLE 38

AVERAGE RENT-TO-INCOME
RATIO BY HOUSEHOLD SIZE

Household Size	1	2	3	4	5+
% Hlds.	20%	23%	23%	22%	24%

Mean 22.75%

TABLE 39

EMPLOYMENT BY NUMBER
OF WAGE EARNERS

# Wage Earners	0	1	2	3+
% Households	13%	50%	32%	5%

- 9% of households rely solely on Social Assistance.
- 4% rely solely on pension, disabled and/or investment income.
- 14% of employed households with incomes less than $15 000 have two wage earners.
- 71% of employed households with incomes less than$30 000 have two or more wage earners.
- 75% of employed households with incomes in excess of $30 000 have two or more wage earners.
- Average 1.3 workers per household.

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TABLE 40

COOPERATIVE HOUSEHOLDS: AVERAGE NUMBER OF WAGE EARNERS PER EMPLOYED HOUSEHOLD.

INCOME	EMPLOYED 1.	2.	3.	4.	5.	ROW TOTAL
1.	71	5	0	0	0	76
$0-10000	93.4	6.6	0.	0.	0.	8.3
	13.4	1.5	0.	0.	0.	
	7.8	0.5	0.	0.	0.	
2.	103	23	1	0	0	127
$10001-15000	81.1	18.1	0.8	0.	0.	13.9
	19.4	6.9	2.9	0.	0.	
	11.3	2.5	0.1	0.	0.	
3.	157	57	2	0	0	216
$15001-20000	72.7	26.4	0.9	0.	0.	23.7
	29.6	17.0	5.9	0.	0.	
	17.2	6.3	0.2	0.	0.	
4.	94	71	4	1	0	170
$20001-25000	55.3	41.8	2.4	0.6	0.	18.7
	17.7	21.2	11.8	12.5	0.	
	10.3	7.8	0.4	0.1	0.	
5.	62	75	6	0	0	143
$25001-30000	43.4	52.4	4.2	0.	0.	15.7
	11.7	22.4	17.6	0.	0.	
	6.8	8.2	0.7	0.	0.	
6.	26	42	4	1	0	73
$30001-35000	35.6	57.5	5.5	1.4	0.	8.0
	4.9	12.5	11.8	12.5	0.	
	2.9	4.6	0.4	0.1	0.	
7.	8	32	7	1	1	49
$35001-40000	16.3	65.3	14.3	2.0	2.0	5.4
	1.5	9.6	20.6	12.5	33.3	
	0.9	3.5	0.8	0.1	0.1	
8.	6	18	3	0	0	27
$40001-45000	22.2	66.7	11.1	0.	0.	3.0
	1.1	5.4	8.8	0.	0.	
	0.7	2.0	0.3	0.	0.	
9.	2	4	3	4	0	13
$45001-50000	15.4	30.8	23.1	30.8	0.	1.4
	0.4	1.2	8.8	50.0	0.	
	0.2	0.4	0.3	0.4	0.	
10.	2	8	4	1	2	17
$50000 +	11.8	47.1	23.5	5.9	11.8	1.9
	0.4	2.4	11.8	12.5	66.7	
	0.2	0.9	0.4	0.1	0.2	
COLUMN TOTAL	531	335	34	8	3	911
	58.3	36.8	3.7	0.9	0.3	100.0

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TABLE 41

COOPERATIVE INCOME BY SOURCE

INCOME	COUNT / ROW PCT / COL PCT / TOT PCT	SOURCE OF INCOME: EMPLOYMENT (1.)	GOV'T INCOME ASS (2.)	OTHER (3.)	EMPLOYMENT + GIA (4.)	EMPLOYMENT + OTHER (5.)	GIA + OTHER (6.)	EMPLOY,GIA + OTH (7.)	ROW TOTAL
$0-10000	1.	41	75	2	12	6	18	1	153
		26.8	47.7	1.3	7.8	3.9	11.8	0.7	14.6
		5.5	75.3	28.6	24.5	7.3	37.5	9.1	
		3.9	7.0	0.2	1.1	0.6	1.7	0.1	
$10001-15000	2.	84	16	0	17	21	17	2	157
		53.5	10.2	0.	10.8	13.4	10.8	1.3	15.0
		11.2	16.5	0.	34.7	25.6	35.4	18.2	
		8.0	1.5	0.	1.6	2.0	1.6	0.2	
$15001-20000	3.	183	4	3	10	21	8	3	232
		78.9	1.7	1.3	4.3	9.1	3.4	1.3	22.2
		24.3	4.1	42.9	20.4	25.6	16.7	27.3	
		17.5	0.4	0.3	1.0	2.0	0.8	0.3	
$20001-25000	4.	153	1	0	4	11	1	3	173
		88.4	0.6	0.	2.3	6.4	0.6	1.7	16.5
		20.3	1.0	0.	8.2	13.4	2.1	27.3	
		14.6	0.1	0.	0.4	1.1	0.1	0.3	
$25001-30000	5.	123	1	1	4	13	4	1	147
		83.7	0.7	0.7	2.7	8.8	2.7	0.7	14.1
		16.4	1.0	14.3	8.2	15.9	8.3	9.1	
		11.8	0.1	0.1	0.4	1.2	0.4	0.1	
$30001-35000	6.	70	1	0	1	3	0	0	75
		93.3	1.3	0.	1.3	4.0	0.	0.	7.2
		9.3	1.0	0.	2.0	3.7	0.	0.	
		6.7	0.1	0.	0.1	0.3	0.	0.	
$35001-40000	7.	48	1	1	1	0	0	1	52
		92.3	1.9	1.9	1.9	0.	0.	1.9	5.0
		6.4	1.0	14.3	2.0	0.	0.	9.1	
		4.6	0.1	0.1	0.1	0.	0.	0.1	
$40001-45000	8.	24	0	0	0	3	0	0	27
		88.9	0.	0.	0.	11.1	0.	0.	2.6
		3.2	0.	0.	0.	3.7	0.	0.	
		2.3	0.	0.	0.	0.3	0.	0.	
$45001-50000	9.	11	0	0	0	2	0	0	13
		84.6	0.	0.	0.	15.4	0.	0.	1.2
		1.5	0.	0.	0.	2.4	0.	0.	
		1.1	0.	0.	0.	0.2	0.	0.	
$50000 +	10.	15	0	0	0	2	0	0	17
		88.2	0.	0.	0.	11.8	0.	0.	1.6
		2.0	0.	0.	0.	2.4	0.	0.	
		1.4	0.	0.	0.	0.2	0.	0.	
	COLUMN TOTAL	752	97	7	49	82	48	11	1046
		71.9	9.3	0.7	4.7	7.8	4.6	1.1	100.0

NUMBER OF MISSING OBSERVATIONS = 18

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TABLE 42
COOPERATIVE HOUSEHOLDS WITH CHILDREN - INCOME BY SOURCE

INCOME	SOURCE: 1. EMPLOYMENT	2. GOV'T INCOME ASS	4. EMPLOYMENT + GIA	5. EMPLOYMENT + OTHER	6. GIA + OTHER	7. EMPLOY,GIA + OTH	ROW TOTAL
1. $0-10000	24	25	6	1	3	0	59
	40.7	42.4	10.2	1.7	5.1	0.	9.8
	4.9	71.4	25.0	2.3	42.9	0.	
	4.0	4.1	1.0	0.2	0.5	0.	
2. $10001-15000	47	4	8	11	2	1	73
	64.4	5.5	11.0	15.1	2.7	1.4	12.1
	9.5	11.4	33.3	25.6	28.6	33.3	
	7.8	0.7	1.3	1.8	0.3	0.2	
3. $15001-20000	125	2	7	13	1	1	149
	83.9	1.3	4.7	8.7	0.7	0.7	24.6
	25.4	5.7	29.2	30.2	14.3	33.3	
	20.7	0.3	1.2	2.1	0.2	0.2	
4. $20001-25000	95	0	2	4	0	0	101
	94.1	0.	2.0	4.0	0.	0.	16.7
	19.3	0.	8.3	9.3	0.	0.	
	15.7	0.	0.3	0.7	0.	0.	
5. $25001-30000	91	1	0	7	1	0	100
	91.0	1.0	0.	7.0	1.0	0.	16.5
	18.5	2.9	0.	16.3	14.3	0.	
	15.0	0.2	0.	1.2	0.2	0.	
6. $30001-35000	47	1	1	3	0	0	52
	90.4	1.9	1.9	5.8	0.	0.	8.6
	9.5	2.9	4.2	7.0	0.	0.	
	7.8	0.2	0.2	0.5	0.	0.	
7. $35001-40000	31	1	0	0	0	1	33
	93.9	3.0	0.	0.	0.	3.0	5.5
	6.3	2.9	0.	0.	0.	33.3	
	5.1	0.2	0.	0.	0.	0.2	
8. $40001-45000	18	0	0	1	0	0	19
	94.7	0.	0.	5.3	0.	0.	3.1
	3.7	0.	0.	2.3	0.	0.	
	3.0	0.	0.	0.2	0.	0.	
9. $45001-50000	5	0	0	1	0	0	6
	83.3	0.	0.	16.7	0.	0.	1.0
	1.0	0.	0.	2.3	0.	0.	
	0.8	0.	0.	0.2	0.	0.	
10. $50000 +	10	1	0	2	0	0	13
	76.9	7.7	0.	15.4	0.	0.	2.1
	2.0	2.9	0.	4.7	0.	0.	
	1.7	0.2	0.	0.3	0.	0.	
COLUMN TOTAL	493	35	24	43	7	3	605
	81.5	5.8	4.0	7.1	1.2	0.5	100.0

NUMBER OF MISSING OBSERVATIONS = 12

TABLE 43

COOPERATIVE HOUSEHOLDS WITHOUT CHILDREN - INCOME BY SOURCE

INCOME	COUNT / ROW PCT / COL PCT / TOT PCT	SOURCE 1. EMPLOYMENT	2. GOV'T IN COME ASS	3. OTHER	4. EMPLOYMENT + GIA	5. EMPLOYMENT + OTHER	6. GIA + OTHER	7. EMPLOY,GIA + OTH	ROW TOTAL
$0-10000	1.	17	48	2	6	5	15	1	94
		18.1	51.1	2.1	6.4	5.3	16.0	1.1	20.9
		6.4	76.2	28.6	24.0	12.8	36.6	12.5	
		3.8	10.7	0.4	1.3	1.1	3.3	0.2	
$10001-15000	2.	37	12	0	9	10	15	1	84
		44.0	14.3	0.	10.7	11.9	17.9	1.2	18.7
		13.9	19.0	0.	36.0	25.6	36.6	12.5	
		8.2	2.7	0.	2.0	2.2	3.3	0.2	
$15001-20000	3.	61	2	3	3	8	7	2	86
		70.9	2.3	3.5	3.5	9.3	8.1	2.3	19.1
		22.8	3.2	42.9	12.0	20.5	17.1	25.0	
		13.6	0.4	0.7	0.7	1.8	1.6	0.4	
$20001-25000	4.	58	1	0	2	7	1	3	72
		80.6	1.4	0.	2.8	9.7	1.4	4.2	16.0
		21.7	1.6	0.	8.0	17.9	2.4	37.5	
		12.9	0.2	0.	0.4	1.6	0.2	0.7	
$25001-30000	5.	35	0	1	4	6	3	1	50
		70.0	0.	2.0	8.0	12.0	6.0	2.0	11.1
		13.1	0.	14.3	16.0	15.4	7.3	12.5	
		7.8	0.	0.2	0.9	1.3	0.7	0.2	
$30001-35000	6.	23	0	0	0	0	0	0	23
		100.0	0.	0.	0.	0.	0.	0.	5.1
		8.6	0.	0.	0.	0.	0.	0.	
		5.1	0.	0.	0.	0.	0.	0.	
$35001-40000	7.	18	0	1	1	0	0	0	20
		90.0	0.	5.0	5.0	0.	0.	0.	4.4
		6.7	0.	14.3	4.0	0.	0.	0.	
		4.0	0.	0.2	0.2	0.	0.	0.	
$40001-45000	8.	6	0	0	0	2	0	0	8
		75.0	0.	0.	0.	25.0	0.	0.	1.8
		2.2	0.	0.	0.	5.1	0.	0.	
		1.3	0.	0.	0.	0.4	0.	0.	
$45001-50000	9.	6	0	0	0	1	0	0	7
		85.7	0.	0.	0.	14.3	0.	0.	1.6
		2.2	0.	0.	0.	2.6	0.	0.	
		1.3	0.	0.	0.	0.2	0.	0.	
$50000 +	10.	6	0	0	0	0	0	0	6
		100.0	0.	0.	0.	0.	0.	0.	1.3
		2.2	0.	0.	0.	0.	0.	0.	
		1.3	0.	0.	0.	0.	0.	0.	
	COLUMN TOTAL	267	63	7	25	39	41	8	450
		59.3	14.0	1.6	5.6	8.7	9.1	1.8	100.0

NUMBER OF MISSING OBSERVATIONS = 6

TABLE 44

RENT-TO-INCOME RATIO OF COOPERATIVE HOUSEHOLDS BY INCOME GROUPS

INCOME	RIGROUP 0-10% (1.)	11-15% (2.)	16-20% (3.)	21-25% (4.)	26-30% (5.)	31-35% (6.)	36-40% (7.)	41-45% (8.)	46-50% (9.)	50+% (10.)	ROW TOTAL
$0-10000 (1.)	4 / 2.6 / 16.7 / 0.4	20 / 13.1 / 13.6 / 1.9	33 / 21.6 / 13.6 / 3.1	26 / 17.0 / 8.8 / 2.5	23 / 15.0 / 11.1 / 2.2	15 / 9.8 / 25.0 / 1.4	5 / 3.3 / 20.0 / 0.5	11 / 7.2 / 50.0 / 1.0	8 / 5.2 / 61.5 / 0.8	8 / 5.2 / 44.4 / 0.8	153 / 14.5
$10001-15000 (2.)	1 / 0.6 / 4.2 / 0.1	2 / 1.3 / 1.4 / 0.2	14 / 10.2 / 6.9 / 1.3	44 / 28.0 / 14.9 / 4.2	55 / 35.0 / 26.6 / 5.2	14 / 8.9 / 23.3 / 1.3	10 / 6.4 / 40.0 / 0.9	3 / 1.9 / 13.6 / 0.3	2 / 1.3 / 15.4 / 0.2	10 / 6.4 / 55.6 / 0.9	157 / 14.9
$15001-20000 (3.)	0 / 0.0 / 0.0 / 0.0	7 / 3.0 / 4.9 / 0.7	30 / 12.8 / 12.8 / 2.8	95 / 40.4 / 32.1 / 9.0	66 / 28.1 / 31.9 / 6.3	19 / 8.1 / 31.7 / 1.8	7 / 3.0 / 28.0 / 0.7	8 / 3.4 / 36.4 / 0.8	3 / 1.3 / 23.1 / 0.3	0 / 0.0 / 0.0 / 0.0	235 / 22.3
$20001-25000 (4.)	0 / 0.0 / 0.0 / 0.0	11 / 6.4 / 7.7 / 1.0	51 / 29.5 / 21.0 / 4.8	61 / 35.3 / 20.6 / 5.8	38 / 22.0 / 18.4 / 3.6	9 / 5.2 / 15.0 / 0.9	3 / 1.7 / 12.0 / 0.3	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	173 / 16.4
$25001-30000 (5.)	1 / 0.7 / 4.2 / 0.1	16 / 10.7 / 11.0 / 1.5	62 / 41.3 / 25.5 / 5.9	49 / 30.5 / 12.5 / 4.6	24 / 16.0 / 11.6 / 2.3	1 / 0.7 / 1.7 / 0.1	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	150 / 14.2
$30001-35000 (6.)	3 / 4.0 / 12.5 / 0.3	29 / 38.7 / 19.7 / 2.7	24 / 32.0 / 9.9 / 2.3	19 / 25.3 / 9.4 / 1.8	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	75 / 7.1
$35001-40000 (7.)	3 / 5.7 / 12.5 / 0.3	28 / 52.8 / 19.0 / 2.7	16 / 30.2 / 6.6 / 1.5	5 / 9.4 / 1.7 / 0.5	1 / 1.9 / 0.5 / 0.1	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	53 / 5.0
$40001-45000 (8.)	3 / 11.1 / 12.5 / 0.3	19 / 70.4 / 12.9 / 1.8	5 / 18.5 / 2.1 / 0.5	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	27 / 2.6
$45001-50000 (9.)	2 / 15.4 / 8.3 / 0.2	8 / 61.5 / 5.4 / 0.8	2 / 15.4 / 0.8 / 0.2	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	13 / 1.2
$50000 + (10.)	6 / 31.6 / 25.0 / 0.6	7 / 36.8 / 4.8 / 0.7	4 / 21.1 / 1.6 / 0.4	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	2 / 10.5 / 3.3 / 0.2	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	0 / 0.0 / 0.0 / 0.0	19 / 1.8
COLUMN TOTAL	24 / 2.3	147 / 13.9	243 / 23.0	296 / 28.1	207 / 19.6	60 / 5.7	25 / 2.4	22 / 2.1	13 / 1.2	18 / 1.7	1055 / 100.0

Percentage of households rent-to-income exceeds 25%

1.	7%
2.	9%
3.	10%
4.	5%
5.	2%
6.	0
7.	0
8.	0
9.	0
10.	0

RENT-TO-INCOME RATIO OF COOPERATIVE HOUSEHOLDS

TABLE 45

COOPERATIVE HOUSEHOLDS RENT-TO-INCOME
RATIO BY SOURCE OF INCOME

INCOME	AVERAGE INCOME-RENT RATIOS BY SOURCE OF INCOME							RENT TO INCOME ALL UNITS BY INCOME
	EMPLOYMENT	EMPLOYMENT, G.I.A. & OTHER	EMPLOYMENT & OTHER	EMPLOYMENT & G.I.A.	G.I.A. & OTHER	OTHER	ALL GOVERNMENT	
0 - 10 000	29%	27%	22%	32%	21%	18%	26%	26%
10 - 15 000	30	25	26	28	26	--	25	29
15 - 20 000	25	24	25	25	25	22	19	25
20 - 30 000	20	22	22	19	23	17	16	21
30 - 45 000	14	13	16	11	--	--	--	15
45 000+	12	--	11	--	--	--	--	11
Mean All *	22	22	20	23	24	19	21.5	21
% Households Income by Source	72%	1%	8%	5%	5%	1%	9%	100%

* Mean of Survey - 20.75%
** Social Assistance, Guaranteed Income Assistance

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TABLE 46

COOPERATIVES RENT-TO-INCOME BY HOUSEHOLD TYPE	
Single Parent Family	23%
Two Parent Family	25
Non-Family, No Old - Disabled	22
Non-Family & Old	21
Non-Family & Disabled	21
Non-Family & Old & Disabled	27

TABLE 47

COOPERATIVE PROJECTS IN CITY SURVEY

COOPERATIVE	Funding Section	Total # of Units	# reporting	Date of Occupancy
Adanac Village, 950 Cassiar	34.18	160		1977
Dunbar Village, 3884 Pt. Grey	34.18	15		1979
False Creek, Enclaves 5 & 6	34.18	170		1976-77
La Petite Maison, Champlain Heights	34.18	66		1979
Penta, 1725 Wallace	34.18	20		1978
Alder Bay, False Creek	56.1	95		1979
Alexander Laidlaw, Champlain Heights	56.1	87		1982
Grandview, 1455 Napier	56.1	19		1979
La Coeur, Champlain Heights	56.1	77		1981
Matheson Heights, Champlain Heights	56.1	120		1982
Mau Dan Gardens, 400 E Pender	56.1	116		1982
Twin Rainbows, False Creek	56.1	67		1981
Vancouver East Scattered	56.1	39		1980-81
Watershed, 1100 McClean	56.1	14		1981
Due to gaps in income data co-op not used in income computations:				
Strathcona , 730 A Union	34.18 - 56.1	7	1	1975
Decosmos , Champlain Heights	34.18 - 56.1	110	17	1972
Kanata , Champlain Heights	34.18 - 56.1	150	58	1975
Due to different household and housing type (pods. private bedroom areas shared living space for up to 8-10 persons) co-op data not used in income computations:				
Community Alternatives, 1937 West 2nd	56.1	9		1979

d) Private Non-Profit Family Units

Only one out of two private non-profit family projects responded to the survey. The project which responded only indicated the incomes of the 38% of households paying less than low-end of market rents. The reporting project houses:

TABLE 48

PRIVATE FAMILY NON-PROFIT HOUSEHOLD TYPE & SIZE

Household Type:	Family	Seniors	Other	
% Households	25%	12%	63%	100%

Household Size:	1	2	3	4	5+	
% Households	46%	32%	15%	7%	Nil	100%

TABLE 49

PRIVATE FAMILY NON-PROFIT INCOMES

Household Incomes	$0-10 000	$10 000-15 000	15 000-20 000	20 000-30 000	Unknown (Over $30 000)	
% Households	28%	6%	1%	4%	61%	=100%

TABLE 50

OF THOSE WHO DID NOT REPORT THEIR INCOME

Type	Family	Seniors	Single	Couple	Three Adults	
	17%	2%	40%	37%	4%	= 100%

TABLE 51

PRIVATE FAMILY NON-PROFIT FAMILY STATUS

Family Status	Single Parent	Two Parent	Non-Family	
% households	12%	13%	75%	= 100%

TABLE 52

RENT-TO-INCOME RATIOS - PRIVATE NON-PROFIT
% HOUSEHOLDS BY RENT-TO-INCOME RATIO

Rent-to-income	less than 25%	26-30%	31-40%	41-50%	50+%	
% Households	86%	4%	8%	2%	0	= 100%

TABLE 53

WAGE EARNERS PRIVATE NON PROFIT PROJECT

	# of Wage Earners in Household			
	0	1	2	
% of Households	18%	53%	29%	= 100%

Of the two parent households only one has both parents employed full or part-time.

Of the two person households with incomes over $20 000 (many of whom may be overconsuming housing) 70% have two wage earners.

Thirteen percent of households rely on government income transfer (social assistance and pensions). Forty-two percent of households have no wage earner and presumably supplement their income through investments.

TABLE 54

HOUSEHOLD PROFILE PRIVATE FAMILY NON-PROFIT

Household Type/ Income type	Income	% in Project
Family with children	< $20 000	13%
Elderly	< $20 000	11
Disabled	< $20 000	0
Family	> $20 000	11
Singles and Couples	< $15 000	5
Singles/Couples/Adults 1 Bedroom Units	> $15 000*	36
Singles & Couples 2 Bedroom Units	> $15 000*	24
All Households (85 Units)		100

* No households in income $15 000-20 000

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C. ANALYSIS

I. ALL UNITS

Several tests are used to assess if households meet city priority groups and are "in need". The tests involve comparing survey findings against several criteria:

Household Type
- Comparisons of household type profiles against City policy objectives;

Low Income
- Comparison of income profiles of assisted households against various definitions of low income.
- Comparisons of income profiles of assisted households against income profiles for the city and region;
- Market comparison: could assisted households afford suitable alternate accommodation in the same area or elsewhere in the city? To answer this question, assisted household incomes are compared with market rents for similar accommodation in the same area and elsewhere in the City.
- Balance Books test: Could assisted projects house a lower income client group and still meet operating costs?

Appropriately housed
- Are assisted households overconsuming housing?

Findings of the various tests of whether assisted units are "well-targetted" are described below. Findings are reported in sufficient detail for readers to evaluate "well-targetted" based upon various criteria. Unless otherwise noted, the following figures result from comparisons of all non-market households included in the survey. A subsequent section will focus on a comparison of family cooperative and family municipal non-profit units.

1. DO HOUSEHOLD TYPES MEET CITY OBJECTIVES?

City policy specifies that priority for City assistance should be to families and disadvantaged single persons (in the Downtown East Side). Prior to 1981 provision of land for seniors and housing for the disabled was a priority. Since 1981 provision of land writedown assistance for elderly and disabled projects has been a secondary priority provided the Province will purchase sites at market value and lease them back to non-profit societies. The City has encouraged income mix, tenure mix, and household type mix in the False Creek and Champlain Heights comprehensive development areas.

Of the 7,076 units studied, 96 percent of households clearly meet the City's household type priority. Only 4 percent of households may not be stated priorities of the City. These households are singles and couples living in projects outside the Downtown Eastside.

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Whether housing singles and couples in non-market housing is a priority of the City is not clear. As noted, False Creek and Champlain Heights encourage household mix. In the 1980 Social Housing Policy the unmet needs of adult households were noted. They did not receive a high priority for city assistance. Given limited sites, the evidence of affordability problems, few suitability or quality problems outside the D.T.E.S. , and less severe problems of landlord discrimination against adult households, staff recommended senior government shelter allowances as a means of addressing adult household affordability needs.

Nevertheless, an inner city sites project viability usually makes it necessary to include singles and couples in above-grade (less suitable for families) units. When we checked the housing accommodation of adults we found that 80% of the singles and couples in family projects are explained by unit size — that is they are living in studio or one bedroom units not suitable for children. If we adjust for unit size then 99% non-market households are of household types listed is Council priorities.

Table 55 shows a comparison between non-market households by type and the City household profile.

TABLE 55

HOUSEHOLDS BY TYPE

Household Type	City Profile	Non Market Profile
Family with child (under 19)	32%	37%
Elderly (head aged 65 plus)	22	34
Singles	22 *	(29 *
Couples (2 or more adults)	24	(
	100	100
* Disabled - Severe	2% all households	10% all assisted households

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2. ARE NON MARKET HOUSEHOLDS "NEEDY LOW INCOME"?

Of the 5 360 households who answered the income question, 65 percent have incomes less than $10 000 and 87 percent reported incomes less than $20 000. When assisted households in family and seniors projects (including those who did not answer the income question) are combined, 81.5 percent reported incomes less than $20 000. These figures do not include the 1 600 'households' in care and special needs facilities. We did not collect income data on this group but assume that if they are included the percentage of low income households increases.

TABLE 56

INCOMES OF NON MARKET HOUSEHOLDS

Income Range	Of All Units	Cumulative Percentage	Of Respondents	Cumulative Percentage
$ 0 - 10 000	61 %	61%	65%	65%
10 001 - 15 000	11	72	12	77
15 001 - 20 000	9.5	81.5	10	87
20 001 - 30 000	8	89.5	9	96
30 001 - 45 000	2	91.5	3	99
45 000	.5	92	1	
unknown	8		--	
	100		100	

Several tests were conducted to assess whether assisted households can be defined as "the most needy or low income households". Each of the tests indicated that very high percentages of assisted households fall within categories described as "low income" or "in need". Whether those assisted are "the most in need" is impossible to quantify. All we can say from the analysis is that a high proportion of households are drawn from "needy" households. The results of the various comparisons are reported below.

Test 1 - Proportion of Households with Incomes under Low Income Poverty Lines

Overall, 85 percent of households fall below the low income poverty lines for their respective household size.

TABLE 57

% OF NON MARKET HOUSEHOLDS UNDER LOW INCOME POVERTY LINES

HOUSEHOLD SIZE	LOW INCOME POVERTY LINE	% BELOW LINE
Single	< $10 000	98%
Couple	< 15 000	61
Family	< 20 000	78
Family	< 25 000	89

Statistics Canada estimates for B.C. that the lower third of single person and couple households have incomes under $7 000 and the lower third of families have incomes less than $25 000. Since our grouped data makes it difficult to estimate under $7 000, we have reported percentage of single and couple households under $10 000. For families/singles and couples, our survey showed that 89 percent of households had incomes under the Statistics Canada lower third percentile.

TABLE 58

NON MARKET HOUSEHOLDS IN LOWER PERCENTILE

INCOME	STATISTICS CANADA % HOUSEHOLDS	NON MARKET SURVEY
Singles and Couples < $7 000 < 10 000	33%	89%
Families under $25 000	33%	89%

When household incomes are adjusted to reflect the number of household members, the proportion of "higher" income households drops. This adjustment takes into account the higher costs of living for larger households.

Family projects are the only ones reporting incomes exceeding $20 000. In GVHC units 60% of households earning more than $20 000 per year have four or more household members. In cooperatives, 40% of households earning more than $20 000 per year have four or more household members.

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TABLE 59

NUMBER OF HOUSEHOLD MEMBERS WHEN HOUSEHOLD INCOME EXCEEDS $20,000/Year

Sponsor	Number of People in Household 1	2	3	4	5	6	Total # Households With Incomes Exceeding $20,000
GVHC	0%	15%	25%	40%	20%	0%	73 (35% of all households)
Co-ops	4	29	27	26	11	3	506 (48% of all households)

About half (52%) of cooperative residents with incomes exceeding $20 000 have more than one wage earner. No comparable data are available for GVHC units. When households are adjusted by family size less than 4% of all assisted family households have incomes in excess of $30 000.

Test 2 - Household Incomes Compared with City and Regional Averages

Forty-three to 49 percent of households in the city and region are estimated to have annual incomes of less than $20 000. By comparison, 87 percent of all assisted households have incomes of less than $20 000.

TABLE 60

COMPARISON OF HOUSEHOLD INCOME PROFILES -- CITY OF VANCOUVER NON MARKET HOUSEHOLDS

Income	1981 Census Metro Vancouver household income	Non Market Households Self Contained**	Non Market Households Cumulative %
$ 0 - 10 000	19%	65%	65%
10 001-15 000	11	12	77
15 001-20 000	10	10	87
20 001-30 000	30	9	96
30,000 plus	30	4	100
	100	100	

* City profile requires updating when census data available.

** Fewer than eight percent of all (7076) non market households have incomes exceeding $20 000. Thirteen percent of self contained households (5800 units) have incomes in excess of $20 000.

Test 3 - Could Non market Households Afford Comparable Market Units?

If the City wishes to provide a mix of housing opportunities in most neighbourhoods then one measure of "needy" households is whether, without assistance, a household could afford housing in the city. The market test comparison involves calculating rent-to-income ratios of assisted households if they relocated in similar accommodation in the same area or elsewhere in the city. We assume that high rent-to-income ratios probably indicate that if the household is not assisted they could not afford, or would choose not, to live in the area.

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Household incomes were obtained from survey results. For categorical data an estimated midpoint was selected. Market rents were calculated from June 1982 Rent Review Commission tabulations. Some adjustments were made, with CMHC's assistance, to select appropriate rents for Champlain Heights and False Creek. A check of newspaper ads and assistance from CMHC staff resulted in some upward and one downward adjustment of Rent Review Commission averages to reflect rental rates in areas where secondary (often illegal) suites offer alternate accommodation. One word of caution -- all rental rates are averages. The Rent Review Commission printouts indicate that in some stock, standard deviations can be high (i.e. more than $100 per month). Decontrolled rents are used as comparable for post-1974 projects. Controlled rents are used as comparable for pre-1974 housing. The use of controlled and decontrolled units permits comparison of rents for units of the same age. Rent controls were imposed in B.C. in March 1974. Unit size comparisons are selected to be a similar as possible to non-market units. Rental rates used in the analysis are shown in Table 61. In July, 1983, the Provincial government announced the end of rent controls. If (when) this legislation is enacted we assume that "typical" controlled rents shown on table 61 will start to increase toward the decontrolled figure.

The market comparison concluded that the majority of households in GVHC, BCHMC (family) and cooperative housing could not afford and/or would likely not pay market rents in the area in which they are currently living. Present rent-to-income ratios of assisted households are shown in Tables 9 and 19.

TABLE 62

RENT/INCOME RATIOS BASED ON MARKET RENT
FOR COMPARABLE UNITS IN THE SAME AREA IF
NON MARKET HOUSEHOLDS WERE FORCED TO RELOCATE

Rent-to-income	> 60%	59-50%	49-40%	39-30%	29-25%	24-20%	19-10%	<10%
Sponsor								
GVHC	26%	31%	6%	22%	7%	7%	1%	0%
BCHMC (Family)	28	19	26	11	6	6	4	0
Coops	38	16	7	18	13	1	7	0

If assisted households moved into the least expensive but similar size units to be found in Vancouver, rent-to-income ratios would be as shown in Table 63

TABLE 63

RENT/INCOME RATIOS BASED ON MARKET RENT
FOR COMPARABLE UNITS ELSEWHERE IN VANCOUVER
IF NON MARKET HOUSEHOLDS WERE FORCED TO RELOCATE

Rent-to-income / Sponsor	>60%	59-50%	49-40%	39-30%	29-25%	24-20%	19-10%	<10%
GVHC	9%	20%	9%	32%	1%	26%	3%	0%
BCHMC(Fam.)	17	27	28	11	5	8	4	0
Coops	16	18	0	27	0	29	11	0

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TABLE 61

AVERAGE MARKET RENTS BY SUB-AREAS USED TO CALCULATE "MARKET TEST"

ESTIMATED MONTHLY RENT ($)

	Pt. Grey/ Dunbar	Kits	Fairview False Cr.	Kerrisdale	Oakridge	S.Granville/ Oak	Marpole	Vancouver South	Champlain Heights	E.Hastings	West End
Decontrolled											
Townhouse											
2 bedroom	700 ↑	728	800	750 ↑	684	600	n/a	468	670	520 ↑	↑ 675
3 bedroom	764	750	900	900	891	670	n/a	492	765	550 ↑	↑ 850
Apartment											
Bachelor	n/a	400↓		370	n/a	365	n/a	n/a	n/a	340	365
1 bedroom	442	432	n/a	448	455	423	406	364	n/a	405	409
2 bedroom	570	558	n/a	644	624	556	481	430	n/a	500 ↑	604
3 bedroom	724	636	n/a	876	810	623	590	522	n/a	530	↓ 700
Controlled											
Townhouse											
2 bedroom	350 ↑	350↑	n/a	n/a	n/a	346↑	372	326↑	n/a	325	342
3 bedroom	400 ↑	390↑	n/a	n/a	n/a	n/a	n/a	385	n/a	384	n/a
Apartment											
Bachelor	261	241	n/a	282	n/2	284	242	n/a	n/a	244	215
1 bedroom	275	280	n/a	304	307	286	271	232	n/a	254	286
2 bedroom	341	309	n/a	349	355	346	331	326	n/a	300	331
3 bedroom	360↑	311	n/a	390	370	367	340	350	n/a	332	↑ 350

Source: Rent review Commission, Print out June/82 - With some adjustments

n/a - information not available.
↑ - Rent Reveiw Commission print out adjusted upwards on basis of newspaper survey and discussion with CMHC.
↓ - Rent Review Commission print out adjusted downwards.

The comparison of incomes of assisted households with costs of moving into private market units suggests that the majority of households in GVHC, BCHMC (family), and cooperative housing could not afford to pay market rents in the areas they are now living.

- 85% of GVHC households would have to pay more than 30% of their incomes to rent as compared to the 38% who most do so in non-profit housing.
- 84% of BCHMC family households would have to pay more than 30% income-to-rent in the area. Rent supplements ensure no BCHMC families pay in excess of 25-30% income-to-shelter. These figures assume that the BCHMC family could find a rent-controlled unit. If the BCHMC family was forced to relocate in a decontrolled unit, then virtually 100% of BCHMC residents would pay over 30% of income-to-shelter.
- 79% of cooperative households would have to pay more than 30% of income if they were forced to relocate into decontrolled market housing compared to the present 13% who pay over 30% of income to live in a cooperative.

Even if households moved to the least expensive rental stock (often in a different area within Vancouver) the majority of households in GVHC, BCHMC (family) and cooperative housing still could not afford market rents.

TABLE 64

IF EXISTING NON MARKET HOUSEHOLDS LOCATED SOMEWHERE IN VANCOUVER HOUSEHOLDS WHO WOULD BE FORCED TO PAY IN EXCESS OF 30% OF RENT-TO INCOME

Sponsor	% n.h. with affordability problems
BCHMC (family)	83%
GVHC	70
CO-OPS	61

From the market test we can conclude that if assisted households were forced to relocate into market housing of the same bedroom count in the same area, 367 households out of 2 209 families surveyed (16%) could do so at rents of less than 30% of income. However, if all these households were forced to move into decontrolled units in the same area less than only 7% (160 households) could do so at less than 30% rent-to-income. If households moved into the least expensive rental units (with similar bedroom counts) somewhere in the city, then 24% could do so at less than 30% of income. Percentages of households who could probably obtain affordable alternate housing varies somewhat by sponsor.

TABLE 65

% OF HOUSEHOLDS WHO COULD POSSIBLY RELOCATE IN MARKET UNITS AT LESS THAN 30% OF INCOME FOR SHELTER

	Could locate in same area		Could locate elsewhere in City
Sponsor	Controlled Unit	Decontrolled Unit	Controlled Unit
BCHMC	16%	-	17%
GVHC	-	15%	30
CO-OPS	-	21	39

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These percentages are probably optimistic. Actual percentages would vary depending upon availability of units of the appropriate size and at controlled rents at any point in time.

Cooperative housing is intended as an alternative to home ownership. At most 10% of cooperative households might be able to afford a low price suburban home. At most 2% of cooperatives households might be able to afford a modest priced home on the east side of Vancouver. It is doubtful if any could afford home ownership of a west side family size unit. Thus cooperatives are offering many of the benefits of home ownership in areas of the city where homeownership is not affordable to modest income households without a substantial downpayment.

It is a matter of conjecture as to how many family households, if living in private market units, would indeed choose to pay very high percentages of income-to-shelter to live in the same area or elsewhere in the city. We may assume that in some high cost areas such as False Creek, the social housing program is the only assurance that some families with children will be represented in the area population.

Test 4 - Could assisted housing projects "balance their books" if fewer modest to high income households were housed?

BCHMC, non-profit seniors, city hostel units, and units for the disabled are covered by Federal-Provincial rent supplement agreements. If tenant rents (at 25-30% rent-to-income) are insufficient to cover mortgage repayments and operating costs, rent supplement assistance is available to cover the difference. In B.C. no such agreement exists for family rental or cooperative units.

Family projects are non-profit. They are also non-loss. That is mortgage repayment and operating costs must be met from tenant rents. Provided the total rent collected meets costs, the project sponsors have some ability to charge slightly higher rents for some higher income households and lower rents for other (often similar) units. Provided the combined rent meets costs, this internal subsidy is possible. Maximum rents chargeable are set by sponsors sometimes in consultation with CMHC. The GVHC units readjust maximum rents on an annual basis. The maximum rent chargeable ranges from the economic recovery rent to the "low end of market" rent. This low end of market rent is intended to reflect the costs of a modest, similar unit in the area. CMHC does not require cooperatives to adjust the low end of market rent on an annual basis.

We compared the theoretical income mix (and by implication tenant ability to pay) required to balance the projects books with actual tenant mixes. We concluded that juggling of tenant income mix for selected projects shows that in order to balance books the necessary tenant composition very closely approaches the income composition of the tenants already residing in most newer and GVRD projects. Some older cooperatives could house more low income households. Details of the comparisons are outlined below.

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i) GVHC Units

For GVHC units we concluded that any attempts to remove the few higher income households would place an even heavier burden on existing lower income residents. Table 27 indicates that 58% of GVHC tenants already pay in excess of 25% of income to shelter. Ten percent actually pay in excess of 50% of income to shelter. If the few higher income households paying low end of market left the project, the shelter burden on the remaining lower income households would increase. The shelter burden would decrease if more high income households moved into the development.

A cost analysis of a recently completed GVHC project (Table 66) indicates economic recovery rents of $532 are required. At 25 -30% income, incomes of $21 500- 25 500 are required to ensure affordability.

The cost analysis of an older GVHC project completed in 1979, indicates an average recovery rental of $453 is required. (Table 67)

TABLE 67

EXAMPLE 1979 MNP PROJECT
(56.1 PROGRAM)
36 Units

Revenue	1982 Budget
Rents	$196 000
Joint Federal/Provincial Rental Assistance	1 500
Federal Government Mortgage Assistance	117 353
Interest	10 900
Miscellaneous	---
Total Revenue	325 753
Expenditure	
Salaries & employee benefits	25 500
Mileage	1 000
Utilities	11 500
Other services	--
Insurance	3 200
Security	--
Repairs & maintenance	40 156
Property taxes & licences	28 000
Management fee	9 072
Replacement reserve	3 000
Provision for bad debts	2 000
Reserve for subsidy	17 000
Total Operating Expenditure	140 428
Debt charges	185 325
Total Expenditure	325 753

We reviewed several alternate income mixes to generate the necessary recovery rental and concluded that the present household mix probably houses as many low income households as possible and as few higher income households as necessary to cover costs. The results of this analysis follow:

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PRO FORMA SECTION 56.1 PROGRAM 1983

EXAMPLE MUNICIPAL (GVRD) NON-PROFIT PROJECT TURNKEY

TABLE 66

Project Costs	1983	
(Built in 1982 in City of Vancouver)		
Serviced Land	$ 1 800 000	
Construction	5 653 000	
Soft Costs	60 000	
Rental take-up time	50 000	
	7 563 000	
per unit cost ÷ 86 units		
Unit sizes 625 sf - 850 sf	88 000	
Density 45 u.p.a.		
Annual Charges		
Mortgage 18%	1 316 000	
Taxes	75 000	
Insurance	10 000	
Reserves (CMHC Requires)	20 000	
Upkeep/Maintenance	103 000	
Staff costs	30 000	
Project Annual Cost	1 554 000	
(per unit $18,070.00 year) (per unit/Month $1,505.00 rent)		
CMHC Mortgage Assistance (from 18% to 2%)	- 1 005 000	
Project Annual Cost	549 000	
Per Unit Annual Cost	6 383	
Per Unit Monthly Charge	532	(Minimal Economic Recovery)
Provincial assistance	- nil -	

MONTHLY RENT (low end of market)	25% RENT-TO-INCOME ANNUAL INCOME	
1 Bedroom low end of market $465	$22 320	Assumes subsidy assistance.
$532 economic recovery	$25 500	Economic recovery rent
2 Bedroom low end of market $575	$27 600	Could generate up to $43 for redistribution through internal subsidies
3 Bedroom low end of market $625	$30 000	Could generate up to $93 for internal subsidy redistribution

TABLE 68

EXAMPLE GVHC PROJECT

Actual # Units		Income in Project			At 25% Rent-to-Income, income generated would be:		
%	# Units	Income			Rent Contribution		
8%	3	0 - 9 000	x	$150	=	$ 450	
14%	5	9 001 - 13 000	x	235	=	1 175	
36%	13	13 001 - 20 000	x	343	=	4 459	
42%	15	20 000	x	600	=	9 000	
100%	36					$15 084/m =	
						$181 008/yr	
		plus provincial assistance to three disabled households $907/mo				=$181 915/yr	

Actual rental income required to balance books = $196 000

Shortfall if households only paid 25% = $ 14 085

or $55 additional rent per month per household now paying less than the $600 low end of market rent.

In order to generate this additional revenue, several options are available:

a) Charge households in excess of 25% rent-to-income
This is the option selected by the GVHC. As a result, 22 of 36 units pay in excess of 25% income to shelter.

b) Alter the household mix by increasing the number of higher income households. This would involve some reduction in the number of lower income households.

e.g.

Units	x	Rent Rate	=	Rent
3	x	150	=	$ 450
5	x	235	=	$ 1 175
11	x	343	=	$ 3 773
17	x	600	=	$10 200
36				$15 598/mo
		plus disabled allowance		900
				$16 498/mo = $197 976/yr

The very modest changes in income mix necessary in this project to "balance books" suggest the development is now housing close to the necessary mix to return sufficient economic rent.

Increasing the number of high income households would provide the opportunity to also house additional low income households through an internal subsidy.

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# Households	x	Rent	=	Monthly Rent Income
6	x	$ 150	=	$ 900
4	x	235	=	940
4	x	343	=	1 372
22	x	600	=	13 200
36				16 412/mo x 12 = $196 944/yr

If we try to house a typical public housing tenant profile in a GVHC funded project we find that in order to balance the books only 14 out of 41 public housing tenants could be rehoused in the GVHC units at 25% income to shelter.

TABLE 69=
REHOUSING BCHMC TENANTS IN A GVHC PROJECT

Public Housing				GVHC Project	
%	# Units		Income	# Units	%
73%	30		0 - 9 000	3	8%
2	1		9 001 - 13 000	5	14
10	4		13 001 - 20 000	13	36
15	6		20 000	15	42
100	41			36	100

ii) Cooperatives

The ability to house additional low income households in cooperative projects varies considerably between projects. We tested 3 different cooperatives the results are described below.

To test whether cooperatives are housing as many low income and as few high income households as required to recover costs we attempted to house the tenant profile of a public housing (BCHMC) project in a similar sized cooperative. The analysis indicates that in order to recover costs it is necessary to change the BCHMC project composition by increasing the number of higher income households. The resulting tenant composition roughly approximates the tenant mix in the existing cooperative. The results of the analysis follow:

Example A: A Cooperative of 160 units built in 1977. Under Section 34 funding.

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TABLE 70

EXAMPLE ANALYSIS: COULD BCHMC TENANTS AFFORD TO MOVE INTO A COOP PROJECT?

EXISTING TENANT COMPOSITIONS

Public Housing Projects 158 Units (Adjusted to 160 Units)		Income	Comparable Cooperative 160 Units	
%	# Units		# Units	%
67%	107	0 - 9 000	32	20%
12% (+2)	17	9 001 - 13 000	19	12
15%	24	13 001 - 20 000	28	17
6%	10	20 001 - 30 000	48	30
		30 001 - 45 000	30	19
		45 000	3	2
100% (+2)	158 = 160		160	100

TABLE 71

EXISTING RECOVERY RENTS MONTHLY

Public Housing	Cooperative	
Tenant Rents at 25%	Tenant Rents	$56 333
Rent-to-income recover $33 227/month	CMHC Subsidy	3 516
Any deficits covered by Federal-Provincial rent supplement agreement	Total Operating Costs	$59 349

Rehousing Test Example A:

If we try to house the Public housing tenants in the cooperative and assuming:

- There is no rent supplement assistance to reduce high rent-to-income ratios.
- We aim to house tenants at roughly 25% rent-to-income.

TABLE 72

TENANT MIX NECESSARY TO RECOVER COSTS AT 25% HOUSEHOLD INCOME

Restructured Public Housing Project		Income	Cooperative Current Household Mix		
%	# Units		# Units	%	
4%	6	0 - 9 000	32	20%	
13	20	9 001 - 13 000	19	12	
35	56	13 001 - 20 000	28	17	
48	78	20 001 - 30 000	48	30	
		30 001 - 45 000	30	19	51%
		45 000	3 (81)	2	
100	160		160	100	
Recovery Rent $59 752			Recovery Rent $59 849		

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What this analysis indicates is that without rent supplements and if no household pays more than 25% rent to income only 47 (or 30%) of existing public housing residents could live in the cooperatives. To recover costs the restructured project would have to house more higher income (over $13 000) households than are currently housed in the co-operative. The fact that the cooperative is housing 25 more households with incomes under $13 000 is only accomplished by the lower income households paying shelter-to-income ratios in excess of 25%. If the public housing tenant's were willing to pay similarly higher rent to income ratios, than 86 of the public housing tenants or 54% could live in the cooperative.

We tried a second analysis on this older 160 unit Co-op. We asked what income could the Co-op generate if all residents paid 25% of income-to-shelter. The actual fact today only 33% of the co-op households pay 25% or more of income to shelter. If all members paid either 25% income or the comparable market unit rent the co-op could:
- cover all operating costs (P,I,T,O).
- require no CMHC subsidy.
- generate a monthly profit of $10 000.

Thirdly we asked whether if all residents now living in the cooperative stayed there and if all those who have moved out during the past few years were replaced by households with incomes less than $20 000 could the co-op balance its books? The answer was yes. The alternate project mix generated if all movers were replaced by lower income households is shown on Table 73.

TABLE 73

ALTERNATE INCOME MIXES POSSIBLE IF MOVERS ARE REPLACED BY LOW INCOME HOUSEHOLDS
Example Project A

% Households	EXAMPLE PROJECT 1	
	PRESENT MIX movers replaced by others not necessarily low income	ALTERNATE MIX movers replaced by low income households
% Incomes < $20,000	50%	63%
% Incomes > $20,000	50	37
	100	100

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Example B

In another cooperative built in 1977 in a prime location we found that if all households paid 25% of income to shelter (and maximum rent paid was at least $200 a month less than comperable units in the same area) then the monthly revenues generated could:
- cover all operating costs (P+I+T+O).
- remove the CMHC subsidy.
- generate a surplus of about $30 000 per month (or sufficient funds to acquire land for one co-op unit!)

If all movers were replaced by households with incomes less than $20 000 (in fact none were) the project income mix today would be a shown on Table 74.

TABLE 74

ALTERNATE INCOME MIXES IF MOVERS REPLACED BY LOW INCOME HOUSEHOLDS

EXAMPLE PROJECT B

Percent of Households	PRESENT MIX movers replaced by others not necessarily low income	ALTERNATE MIX movers replaced by low income households
% incomes < $20,000	26%	46%
$ incomes > $20,000	74	54
	100	100

Example C

A third cooperative built in 1979 (56.1 funding) was assessed. In that cooperative we found that most households had incomes less than $20 000 and all households were below $25 000. No additional low income households could be housed. If households paid no more than 25% of income to shelter the co-op could not generate sufficient revenues to pay opertaing costs even after the CMHC subsidy. In that co-op additional rent supplements of about $1 000 per month (about $50 per unit) are required to assure affordability.

The results of these "balance books tests" lead us to conclude that there are substantial differences between cooperatives in their ability to house additional low income households. Later discussions on density, location, mobility and funding help to explain some of these differences.

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3. ARE ASSISTED HOUSEHOLDS "APPROPRIATELY" HOUSED?

Whether households are living in "suitable" or "appropriate" accommodation given household size and type is difficult to define. The City survey did not assess suitability of units for special needs (eg. disabled, care).

Since all units were built under CMHC specifications and CMHC maximum unit price guidelines the units are by definition modest "no frills" housing. In some areas City guidelines, which require high quality finishes to ensure assisted units are at least externally indistinguishable from adjacent market units and underground parking to allow higher densities make it difficult to build assisted housing under regionally specified maximum unit prices. The City has absorbed high proportions of land costs to ensure units are nominally built under CMHC maximum unit prices.

Whether households are over-consuming housing can be judged by comparing household size and composition (adult, child) by number of bedrooms. A possible case of over consumption was identified if bedrooms counts exceeded the following standards:

Single person	1 Bedroom
Couple (2 adults)	1 Bedroom
Family of 3	2 Bedrooms
Family of 4	3 Bedrooms

Data collected was not sufficiently detailed to differentiate between 2 adults who would presumably share the same bedroom and two adults who would require two bedrooms. Some over-counting of over-consumption is likely.

Using these standards, there is little or no evidence of over consumption in B.C.H.M.C. or GVHC family units. In cooperative units there is an extremely high correlation between household size and bedrooms. At most 25% households may be over consuming housing. This figure is an upper limit. Our survey did not ask whether recent changes to household size had occurred which might explain over-consumption. Using the same criteria, some 22% of households may be underhoused. This includes households where bedroom counts are less than what would normally be expected given household size. The findings of the Vancouver study are very similar to results in a recent Toronto survey of cooperatives. In Toronto, there was a slightly lower percentage of single and couples in two bedroom units. In the one private family non-profit project studied, about 20% of households (mostly two person, two wage earner households) may be over consuming. Table 75 indicates household size by bedroom count in our study of cooperatives.

We have used very stringent criteria. Long term living in a minimum sized one bedroom unit is difficult for most couples. The cooperatives use as a guideline the criteria that the number of people in a unit should not exceed the number of bedrooms. If this criteria is used then at most 8% of households may be overconsuming housing and by the same criteria 40% may be underhoused.

TABLE 75

HOUSEHOLD SIZE BY BEDROOM COUNT

Cooperatives

HSHLDSIZ	BEDROOMS 0.	1.	2.	3.	4.	5.	Community Alternatives 8.	ROW TOTAL
1. ONE	10	139	33	5	0	0	0	187
	5.3	74.3	17.6	2.7	0.	0.	0.	17.4
	100.0	85.8	7.9	1.3	0.	0.	0.	
	0.9	13.0	3.1	0.5	0.	0.	0.	
2. TWO NO CHILD	0	21	146	30	0	0	0	197
	0.	10.7	74.1	15.2	0.	0.	0.	18.4
	0.	13.0	34.8	7.7	0.	0.	0.	
	0.	2.0	13.6	2.8	0.	0.	0.	
3. SINGLE PARENT	0	1	92	11	1	0	0	105
	0.	1.0	87.6	10.5	1.0	0.	0.	9.8
	0.	0.6	22.0	2.8	1.1	0.	0.	
	0.	0.1	8.6	1.0	0.1	0.	0.	
4. THREE	0	1	122	118	16	1	0	258
	0.	0.4	47.3	45.7	6.2	0.4	0.	24.0
	0.	0.6	29.1	30.4	18.4	25.0	0.	
	0.	0.1	11.4	11.0	1.5	0.1	0.	
5. FOUR	0	0	23	150	34	1	0	208
	0.	0.	11.1	72.1	16.3	0.5	0.	19.4
	0.	0.	5.5	38.7	39.1	25.0	0.	
	0.	0.	2.1	14.0	3.2	0.1	0.	
6. FIV	0	0	3	32	27	1	0	63
	0.	0.	4.8	50.8	42.9	1.6	0.	5.9
	0.	0.	0.7	8.2	31.0	25.0	0.	
	0.	0.	0.3	3.0	2.5	0.1	0.	
7. SIX	0	0	0	22	7	0	2	31
	0.	0.	0.	71.0	22.6	0.	6.5	2.9
	0.	0.	0.	5.7	8.0	0.	66.7	
	0.	0.	0.	2.1	0.7	0.	0.2	
8. SEVEN	0	0	0	8	1	1	1	11
	0.	0.	0.	72.7	9.1	9.1	9.1	1.0
	0.	0.	0.	2.1	1.1	25.0	33.3	
	0.	0.	0.	0.7	0.1	0.1	0.1	
9. EIGHT	0	0	0	8	1	0	0	9
	0.	0.	0.	88.9	11.1	0.	0.	0.8
	0.	0.	0.	2.1	1.1	0.	0.	
	0.	0.	0.	0.7	0.1	0.	0.	
10. NINE	0	0	0	2	0	0	0	2
	0.	0.	0.	100.0	0.	0.	0.	0.2
	0.	0.	0.	0.5	0.	0.	0.	
	0.	0.	0.	0.2	0.	0.	0.	
11. TEN OR MORE	0	0	0	2	0	0	0	2
	0.	0.	0.	100.0	0.	0.	0.	0.2
	0.	0.	0.	0.5	0.	0.	0.	
	0.	0.	0.	0.2	0.	0.	0.	
COLUMN TOTAL	10	162	419	389	57	4	3	1073
	0.9	15.1	39.0	36.2	5.1	0.4	0.3	100.0

* Community alternatives special 'pod' design. Residents share common living facilities

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II. Comparison of Recipients and Low Income Penetration Levels

On pages 13-40 survey findings were reported. On pages 42-58 we assessed the findings and concluded that overall those assisted by the City are modest and low-income households. In this section we compare types of family households assisted by sponsor. This is in response to a question from Council as to whether different family projects are housing more low income households. We compare Public (BCHMC) Housing tenant profiles, Municipal Non-Profit (GVHC), Private Family Non-Profit, and Cooperative Profiles (See Table 78). The variables we compare are sponsor type, funding program, location, and density. Generally projects with the following characteristics house a high proportion of lower income households:

i) Public housing units eligible for rent supplement assistance.

ii) Recently completed projects and projects with higher mobility (more recent arrivals).

iii) Projects located in less affluent parts of town.

iv) Higher density projects.

v) Built by established Sponsors.

Details of this comparison follow.

TABLE 76

FOUR TYPES OF SPONSORS ARE COMPARED

SPONSOR/MANAGER	HOUSING TERM.	HOUSING TYPE
B.C. Government B.C. Housing Management Commission	Public Housing	Family
G.V.R.D. Housing Corporation	Municipal Non-Profit Housing	Family
Private Non-Profits	Private Non-Profit	Mixed Family and others
Cooperative Associations	Cooperatives	Mixed Family and others

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1. COMPARATIVE PENETRATION BY SPONSOR

The best indicator of whether non profit or cooperative developments house a high proportion of lower income households turned out to be sponsor. Projects either built and managed by government (BCHMC,GVHC) or developed by established resource groups house the highest proportion of lower income households.

The thirty-four predominantly family projects studied are listed on table 77 by sponsor.

TABLE 77

FAMILY PROJECTS BY SPONSOR

		HOUSEHOLD TYPES			
	Projects	Family	Seniors	Other	Total
BCHMC	12	1,376	-	-	1,376
GVHC	5	210	-	20	230
Private N.P.	1	21	10	54	85
Cooperative	16	623	121	329	1,073
Projects / House-holds	34	2,230	131	444	2,764

Different sponsors house differing proportions of low income households and somewhat different mixes of household types. Incomes and household types are listed on tables 78, 79, and 80.

The high proportion of low income households in BCHMC units is explained by the funding program and specifically the availability of rent supplement assistance to cover any operating deficits. The funding available for BCHMC units is described in the next section (2).

Cooperatives and non-profit housing are funded under very similiar programs. Any differences in the proportion of low income households housed are explained by other variables such as philosophy, portfolio size, household type, selection criteria and management practices. Tables 79 and 80 compare the proportion of lower income households in cooperative and GVHC non profit housing.

TABLE 78

OCCUPANTS OF 'FAMILY' HOUSING

SPONSOR:	BCHMC	GVHC	CO-OPS	PRIVATE NON-PROFIT
# PROJECTS:	12	7	18	2
AVERAGE DENSITY U.P.A.	12	18	12-110	100
#Units Assisted by City	1,376	230	1,333	213
# Units included in calculations	1,376	230	1,073	85
Families with children Income $20 000	92%	68%	28%	13%
Elderly	-	-	11	11
Disabled	2	2	1	-
Families Income $20 000-30 000	6	27	19	4
Families Income > $30 000	-	3	11	7
Singles & Couples < $20 000	-	-	14	5
Singles & Couples > $20 000 1 Bedroom Units	-	-	11	36
Singles & Couples > $20 000 2+ Bedroom Units	-	-	5	24
	100	100	100	100

Table 78 provides some indication of income and household type in private non-profit family housing. With only part of one project reporting there is insufficient data to justify any conclusions on low income penetration or to make any useful comparisons between cooperatives and government non profit housing.

On Table 79, cooperatives are shown to house slightly more households with incomes less than $10,000 and less than $ 15,000 than do GVHC units. This is the result of a comparison of apples and oranges. GVHC units house 100% families with children. Cooperatives house a mix of household types. Table 79 includes all households in cooperative developments. Non-family households (singles, couples, seniors) in cooperative developments are included in the numbers of households with incomes less than $10,000 and $15,000.

TABLE 79

LOW INCOME PENETRATION IN "FAMILY PROJECTS"

ALL UNITS IN PROJECT REPORTING
(Includes Family and Non-family Households)

Household Income/Year	GVHC		BCHMC (Family)		COOPS (all)	
	%	Cum. % freq.	%	Cum. % freq.	%	Cum. % freq.
$ 0 - 10 000	12	12	64	64	15	15
10 001 - 15 000	16	28	11	75	15	30
15 001 - 20 000	37	65	18	93	22	52
20 001 - 30 000	31	96	7	100	30	82
30 001 - 45 000	4	100			15	97
All Households					3	100
	100%		100%		100%	

TABLE 80

LOW INCOME PENETRATION IN "FAMILY PROJECTS"

ONLY UNITS HOUSING FAMILIES WITH CHILDREN REPORTED

Household Income/Year	GVHC		BCHMC (Family)		COOPS (Family)	
	%	Cum. % freq.	%	Cum. % freq.	%	Cum. % freq.
$ 0 - 10 000	12	12	64	64	10	10
10 001 - 15 000	16	28	11	75	12	22
15 001 - 20 000	37	65	18	93	25	47
20 001 - 30 000	31	96	7	100	33	80
30 001 - 45 000	4	100			14	94
All Households		-	-	-	5	99
Unknown	0	-	0	-	12	100
	100%		100%		100%	

On table 80 only incomes of family (with children) households are reported. When families are compared GVHC developments house a slightly higher percent of low income (less than $10,000 and $15,000) households than do cooperatives. GVHC houses 18 percent more families with incomes less than $20,000 than do cooperatives.

Some of the differences in low income penetration levels between government (GVHC) non-profit and cooperatives can be explained by portfolio size and management policies.

The relatively large portfolio of the GVHC (and, at least in theory, the ability to draw on additional government funds if vacancies rise or tenant incomes drop unexpectedly) may allow the GVHC to house more lower income households. By comparison, cooperatives operate on a project by project basis. There is no opportunity to portfolio finance and there are no additional funds upon which to call should members be unable to cover operating costs.

Some difference in low income penetration levels between GVHC and cooperative developments is explained by management practices. GVHC adjusts low-end-of-market rents annually and surcharges higher income households. This encourages some turnover of units. When units are

vacated the GVHC selects tenants based upon need. Tenant selection criteria are described on pages 24-28. In contrast, cooperatives are allowed to manage their own waiting lists and selection criteria. For the most part cooperatives encourage members to stay. Higher income families are not assessed surcharges. Cooperative resident selection procedures vary after the initial rent-up. In some cooperatives new members are selected on the basis of "need". In most cooperatives the next household on the waiting list is invited to join. This process does not ensure that lower income households receive priority for vacant units.

Cooperatives housing a high percent of higher priority (low income) households tend to be cooperatives developed by established resource groups. We did not undertake a detailed analysis of why established sponsors have a good record of meeting the city's objectives. Among the reasons may be the extensive education process the members receive, the ongoing support which can be derived from association with an established resource group, and the initial membership selection from a waiting list of applicants. In contrast, projects developed by a group of friends who may not have the cooperative education experience or the management training tend to house fewer low income, high priority households. Members are frequently drawn from a group of acquaintances who may not relect a range of household types and incomes. Comparative penetration by sponsor is shown on Table 80.5. The more established resource groups are GVHC, Inner City Housing and Columbia Housing Advisory Association. All these groups employ full time staff to assist in project development. Only GVHC continues to manage the units. The cooperative resource groups assist the new cooperative to set up a self-governing council of members. The resouce groups retain some association with the new cooperatives through membership in the Cooperative Housing Federation of B.C. and through informal contacts.

We can conclude that some (but by no means all) differences in the proportion of low income households in a development is a result of sponsor selection criteria and management practices.

PRIORITY HOUSEHOLDS *

SPONSOR	PROJECT	% lower income HIGH priority	MEDIUM priority	TOTAL HIGH & MEDIUM priority	% higher income/ LOW priority	DATE BUILT	# UNITS	DENSITY U.P.A.	LOCATION
GVHC	Grandview	85%	15%	100%	--	1976	20	15	East Side
GVHC	Semlin	65	35	100	--	1976	36	15	East Side
Inner City	Grandview	95	--	95	5%	1979	19	45	East Side
GVHC	Earle Adams	70	25	95	5	1978	105	15	Champlain Heights
GVHC	Euclid	65	30	95	5	1978	20	20	East Side
Columbia	Laidlaw	65	30	95	5	1982	87	15	Champlain Heights
GVHC	Habitat Villa	60	35	95	5	1979	36	15	Jericho West Side
Inner City	Vancouver East	60	30	90	10	1980-81	38	25-35	East Side
Columbia	La Petite Maison	50	40	90	10	1979	66	15	Champlain Heights
Columbia	Alder Bay	60	25	85	15	1979	95	100	False Creek
Columbia	Matheson	55	30	85	15	1982	120	15	Champlain Heights
Columbia	La Coeur	50	30	80	20	1981	77	15	Champlain Heights
Inner City	Watershed	30	50	80	20	1981	14	45	East Side
Columbia	Twin Rainbows	50	20	70	30	1981	67	100	False Creek
Self	Penta	50	20	70	30	1978	20	15	Jericho West Side
SPOTA	Hau Dan	50	20	70	30	1982	116	35	East Side
Self	Adanac	50	20	70	30	1977	160	15	East Side
Self	Dunbar	40	30	70	30	1979	15	15	Jericho West Side
Self	False Creek	25	25	50	50	1976	170	45	False Creek
Incomplete Data	Of those who responded % in HIGH and MEDIUM				Not reported or not priority				
Priv. N.P.	Wellington	35%	5%	40	60%	1981	85	100	False Creek
United House	Kanata	15	12	27	73	1975	150	12	Champlain Heights
Self-	Strathcona	14	-	14	86	1975	7	10	Strathcona
United House	Decosmos	5	5	10	90	1972	110	12	Champlain Heights

PERCENT OF HIGH PRIORITY HOUSEHOLDS

* **Priority Households**

High Priority: Households requiring special design features (eg accessible, ground related) who are unable to afford appropriate market units.
- Households with children. Incomes less than $20 000.
- Household led by a person aged 65 or older.
- Household with a disabled person.
- Other Adult households. Incomes less than $15 000 (and living in units not appropriate for families.)

Medium to High Priority: Households requiring special design features who probably cannot find or afford appropriate market units.
- Households with children. Incomes $20 000 - $30 000.
- Adult childless households. Incomes $15 000 - $20 000.

Lower Priority: Households who probably could find alternate accommodation though not necessarily in the same area nor with the same security of tenure.
- Families with incomes exceeding $30 000
- Adult Households incomes exceeding $20 000

2. Comparative Penetration by Funding Program

Many differences in low income penetration levels are explained by different funding programs. Programs under which units are funded are outlined on table 81.

The critical variable in funding programs is the availability, or lack of it, of Section 44 Federal-Provincial rent supplement assistance. When this assistance is available sponsors can house a high proportion of low income households. (See table 17). Any deficits in tenant rents are covered through cost shared senior government funding. When this funding is not available (eg. Municipal Non-Profit and Co-operative family units) any operating deficits after federal assistance must be covered through tenant rents.

TABLE 81

DESCRIPTION OF FUNDING PROGRAMS

SPONSOR/ HOUSING TYPE	DATE	FUNDING PROGRAM FEDERAL	PROVINCIAL	CITY
Public Housing BCHMC City (DTES) Hostels	Continuing All Units Section 40	Cost shared capital & operating subsidies. Rent supplements to cover any operating deficits.	Cost shared capital & operating subsidies. Rent supplements to cover any operating deficits.	Some sites sold by City. During 1960's cost shared operating subsidies. City Civic Buildings Department Management costs.
Private Non-Profit Seniors and Disabled Municipal Non-Profit (GVRD) Disabled Units	to 1979 Section 15.1	50 year mortgage 8% interest rate 10% grant toward capital costs Rent supplements	Contribution to land and capital costs. 10% (of capital cost) grant. Rent supplements to cover operating deficits.	Sale of sites at less than market price. Staff facilitation
Private Non-Profit Seniors & Disabled Municipal Non-Profit Disabled	1979 to present Section 56.1	Mortgage assistance to effective interest rate of 2%. Rent supplements.	Contribution to land and capital costs. Rent supplements.	Lease of sites at less than market price. Staff facilitation.
Municipal (GVRD) Non-Profit Family	to 1979 Section 15.1	50 year mortgage 8% interest rates 10% Capital Grant.	10% Capital cost High impact grant	Lease of sites at less than market price. Staff facilitation
Cooperatives	to 1979 Section 34.18	50 year mortgage 8% interest rates 10% Capital Grant	10% Capital cost High Impact grant Homeowner grants.	Lease of sites at less than market price. Staff facilitation
Municipal (GVRD) Non-Profit Family and Private Non-Profit Family	1979 - Section 56.1	Mortgage assistance to effective interest rate of 2%.	-	Lease of sites at less than market price. Staff facilitation.
Cooperatives	1979 - Section 56.1	Mortgage assistance to effective interest rate of 2%. Declines at rate of 2%/yr. after 3rd yr.	Homeowner Grants.	Lease of sites at less than market price. Staff facilitation.

COMPARISON OF HOUSEHOLD INCOMES -- BY FUNDING PROGRAM

NATIONAL AND B.C. HOUSEHOLDS
CITY OF VANCOUVER NON MARKET HOUSEHOLDS
CMHC & TORONTO NON MARKET STUDIES

(Cumulative percentages)

HOUSEHOLD INCOME $	Canada all households *	All rental households Canada*	B.C. Households 1981 *	CITY OF VANCOUVER NON MARKET HOUSING STUDY 1982										Toronto Coop Study Section 34 & 56 1982 *	56.1 CMHC Study* 1982
				Public Housing Seniors	Private N.P. Seniors (Section 15 & 56)	City Special Needs	MHP Disabled	Public Housing Family (Pre 1974)	MHP Family Sec.15 (1974 - 1979)	Coop Family (Mix)* Sec. 34 (1974 - 1979)	MHP Family Sec. 56.1 (1979-)	Coop Family (Mix)* Sec. 56.1 (1979-)	Private N.P. Family (Mix)* Sec. 56.1 (1979-)		
$ 0 - 10,000	17.2 $	26.6 $	19.2 $	98 $	98 $	99 $	70 $	64 $	12 $	12 $	8 $	16 $	28 $	25 $	29.4 $
0 - 20,000	39.3	55.8	42.1	100	100	100	100	93	66	40	58	60	35	58	63.4
0 - 30,000	62.8	79.3	70.5	-	-	-	-	100	96	73	94	89	39	84	87.4
0 - 40,000	80.7	91	80.0	-	-	-	-	-	100 $	91	100 $	97	100 %	100 %	97.2
40,000 + All incomes	100 %	100 %	100	-	-	-	-	-	-	100 %	-	100 %			100 %

* Includes all households : Family, singles, other adults, elderly etc.
All other columns are for one household type
eg. Family or elderly housing.

TABLE 81.5

In family projects, as noted in Section B III and Section C 'Balance Books' test, it is necessary in the early years of a project to have a reasonably high proportion of modest income households ($18 000 - $30 000) to cover operating costs. An example project, completed in 1983, requires household incomes of $25 500 to recover project costs. Households with lower incomes can be housed, but at high rent-to-income expenditures. If a sponsor houses too many lower income households, at high proportions of income-to-housing, the sponsor may face difficult decisions if a temporary loss of income further reduces resident rent paying capacities. Giving notice to vacate to a low income household is not an action easily taken by the GVHC or Cooperatives whose mandate is to provide affordable housing.

Thus it is recognized that, when initially constructed, assisted units will house households who by some criteria are "middle" income. It is hoped that, over time the units will become affordable to lower income households.

The following tables show comparative income penetration by funding program. What the study indicates is that assisted family housing is housing households with lower than average incomes. The highest proportion of low income households are in public housing, rent supplemented, projects.

Pre 1979 Municipal non-profit and cooperative units were built under almost identical funding. If anything, the coops have slightly more assistance since they are eligible for Provincial Homeowner grants. Yet there are differences in the proportion of lower income families housed.

Pre 1979 GVRD units, on average, house a higher proportion of low income families than do cooperatives. It should be also noted that the proportion of low income families varies between pre 1979 cooperatives. The differences are explained by differing rent levels, management policies and possibly a variable called "livability".

We did not assess tenant satisfaction. In all likelihood, cooperative residents who manage their own environment, experience some benefits not enjoyed by non-profit rental residents. These benefits, combined with substantially lower unit occupancy charges, provide real and imputed benefits to cooperative members. These benefits translate into more permanent tenancy. The higher turnover rates in rental units confirms this conclusion.

The following tables compare low income penetration by funding programs.

TABLE 82

NON PROFIT AND CO-OPERATIVE PROJECTS BY DATE OF ASSISTANCE, PROJECT FUNDING AND MOBILITY RATES (CUMULATIVE PERCENTAGES)

SPONSOR:	MNP GVHC	CO-OP	MNP GVHC	CO-OP
COMPLETION DATES:	1974-1979	1974-1979	1979-1981	1979-1981
FUNDING NHA:	15.1	34.18	56.1	56.1
household income:				
0 - $20 000	66%	40%	58%	60%
0 - 30 000	96	73	94	89
0 - 40 000	100	91	100	97
Annual turnover of units	15-20%	5%		

The higher penetration levels of older GVRD units should be noted on table 82 and compared to cooperative pre 1979 projects which house a lower percentage of low income households.

TABLE 83

SEVERAL COMPARISONS OF HOUSEHOLDS BY TYPE AND INCOME COMPARED BY FUNDING PROGRAM

	BCHMC PUBLIC HOUSING SECTION 40	G.V.H.C. SECTION 15.1	COOP SECTION 34.18	G.V.H.C. SECTION 56.1	COOP SECTION 56.1
HOUSEHOLDS WITH CHILDREN INCOMES UNDER $20 000	93%	66%	22%	58%	30%
AVERAGE CHILDREN PER HOUSEHOLD (of all households)	2.0	2.0	1.7	2.0	1.5
% OF UNITS HOUSING SOCIAL ASSISTANCE RECIPIENTS*	43%	5%	6%	7%	5%
% UNITS FAMILIES WITH CHILDREN SINGLE PARENT	60%	36%	37%**	38%	**

* for Coop Section 34.18 and 56.1 average rent-to-income ratios of residents on social assistance are similar (15.1%, 22%, 56.1%, 23.6%)

Residents on GAIN (disabled, seniors) experience slightly higher rent to income ratios in Section 56.1 units (30%) compared to 34.18 units (25%).

** Single parent data was not disaggregated by project funding.

When households with children are considered on table 83 the difference in penetration levels between funding programs which include supplements (e.g. Public housing) and those which do not (Coop, Non-Profit) is evident.

Table 83 also shows that under similar funding programs (Section 15.1, Section 34.18 and Section 56.1 Municipal Non-Profit and Cooperative) there are substantial differences in the percentage of units housing low-income families with children. These differences can be attributed to tenant selection criteria, mobility, and density. Higher density coop projects have some units only appropriate for non-family households. This reduces the proportion of families housed and therefore the proportion of low-income families.

Differences in the proportion of low-income families between GVRD units and Cooperatives is not explained by rents. If anything, rents for family (3 bedroom) units are lower in Cooperatives than in GVRD units (table 84). Despite higher rents, GVHC still houses more low-income families.

TABLE 84

RENTS FOR 3 BEDROOM UNITS

Cumulative Percentages of Units by Rent Levels

RENT/ MONTH	G.V.H.C. Section 15.1	G.V.H.C. Section 56.1	COOP Section 34.18	COOP Section 56.1
0 - $200	3%	0	4%	5%
0 - 300	7	7%	13	16
0 - 400	85	37	68	33
0 - 500	90	58	98	72
0 - 600	100	100	100	95

Table 85 shows the variation between Coop projects in the proportion of low income households. These differences, under the same cooperative philosophy and funding program, lead to the conclusion that individual project tenant selection policies and location (livability) explain some of the differences in penetration levels.

TABLE 85

EXAMPLE DIFFERENCES BETWEEN LOW INCOME PENETRATION BY FOUR EXAMPLE COOPERATIVES

	FALSE CREEK AREA		EAST SIDE	
	Cooperative 1	Cooperative 2	Cooperative 3	Cooperative 4
DATE BUILT	1977	1979	1977	1979
FUNDING PROGRAM	Sec. 34.18	Sec. 56.1	Sec. 34.18	Sec. 56.1
INCOME				
0 - $20 000	26%	70%	50%	95%
0 - 30 000	61	97	80	100

In reading table 85 the reader is reminded that some of the low income penetration is achieved through housing lower income, non-family households in smaller, usually above-grade units.

TABLE 86

RENT TO INCOME RATIOS
COOPERATIVE UNITS (BY PROJECT AVERAGES*)

% INCOME TO SHELTER	SECTION 34.18	SECTION 56.1
range	14.95 - 19.97%	21.21 - 26.68%
mean	17.6 %	23.3 %

* Averages do not include Decosmos, Kanata, and Strathcona Coops for which only partial income data was reported. Community Alternatives which provides shared (pod) accommodation was also not included.

Note that within projects household rent-to-income ratios may vary from less than 10% to in excess of 50% depending upon household circumstances.

Tables 82 and 84 indicate that higher proportions of low income households in newer cooperative projects are not a result of the new 56.1 funding program. Rents are, on average, higher in 56.1 units. As a result of both higher rents and lower incomes, residents of 56.1 units pay, on average, six percent more of income to housing than do residents of Section 34.18 units.

Overall we concluded that Municipal Non-Profit Housing (GVHC) is, over time, housing more low-income households than cooperatives. This is explained by GVHC's tenant selection policy which specifically considers need in selecting residents. The GVHC also has the opportunity to distribute costs over a large portfolio. However, we cannot generalize for all cooperatives since the proportion of lower income residents housed in cooperatives varies considerably on a project-by-project basis. The chart on page 87 compares projects.

We can conclude the funding programs allow non-market housing to become more affordable over time. Whether the projects can and do take advantage of the opportunity to house more low income households depends upon project mobility and tenant selection policies. There are some conditions built into the GVHC program to encourage tenant mobility (annual adjustment of rents and surcharges). Cooperative policies vary depending upon individual cooperative project decisions. Indeed there are incentives to stay in cooperative units due to the imputed difference between cooperative occupancy fees and market rents of similar sized units and the inability to afford home ownership. Length of residence is discussed in the next section.

3. COMPARATIVE PENETRATION BY LENGTH OF TENURE

Length of tenure (or mobility) and proportion of low income family households are closely related in Municipal Non-profit and Cooperative projects. The shorter the length of residency (or higher the mobility in an older project), the higher the proportion of low income households.

We assessed mobility ratios on older (pre 1979) co-op projects. Mobility ratios are about 5% turnover per year. The ratios were remarkably similar regardless of location or co-op management. The 5% mobility rate is similar to owners (about 5.6% of owners move annually) and half that of renters (about 12% move annually). G.V.H.C. units have a mobility ratio two to three times that of co-ops and roughly equivalent to private market renters.

The low mobility rates in coops do not provide many opportunities to take advantage of lower rents to house new lower income households. However, as noted on Tables 77 and 78, if cooperative tenant selection criteria stressed filling vacated units with lower income households, the proportions of lower income households could be 10-20% higher.

4. COMPARATIVE PENETRATION BY LOCATION

Projects are built in neighbourhoods with different amenity levels. Some, but by no means all, differences in penetration levels are explained by location.

Locations of family projects are shown on Table-Map 88. All BCHMC family units are located east of Cambie Street. Proportions of slightly higher income households (not rent supplemented) are low(ranging from 0% to 11% of project residents.) Location does not explain differences. Four G.V.H.C. projects are located east of Main Street. One is in Champlain Heights, the others are small developments in or adjacent to apartment or non-residential uses. One project is located on the west side of Jericho Beach. Differences in low income penetration (ranging from 54% to 85% for percentages of families with incomes less than $20 000) are not explained by location. Age of project is a better indicator of low income penetration. The older the GVRD project, the higher the percentage of low income households. The 'better' locations (Jericho Beach & Champlain Heights) do not necessarily house the highest percentages of higher income households in GVHC projects.

The locations of cooperatives are noted on Tables 87 and 88.

TABLE 87

COOPERATIVES STUDIED BY CITY BY LOCATION

LOCATION	# PROJECTS	# UNITS	% OF UNITS
West Side (Jericho, Kits)	3	71	6 %
False Creek	3	332	30
East Side	6	354	32
Champlain Hts.	4	353	32
	16	1,110	100

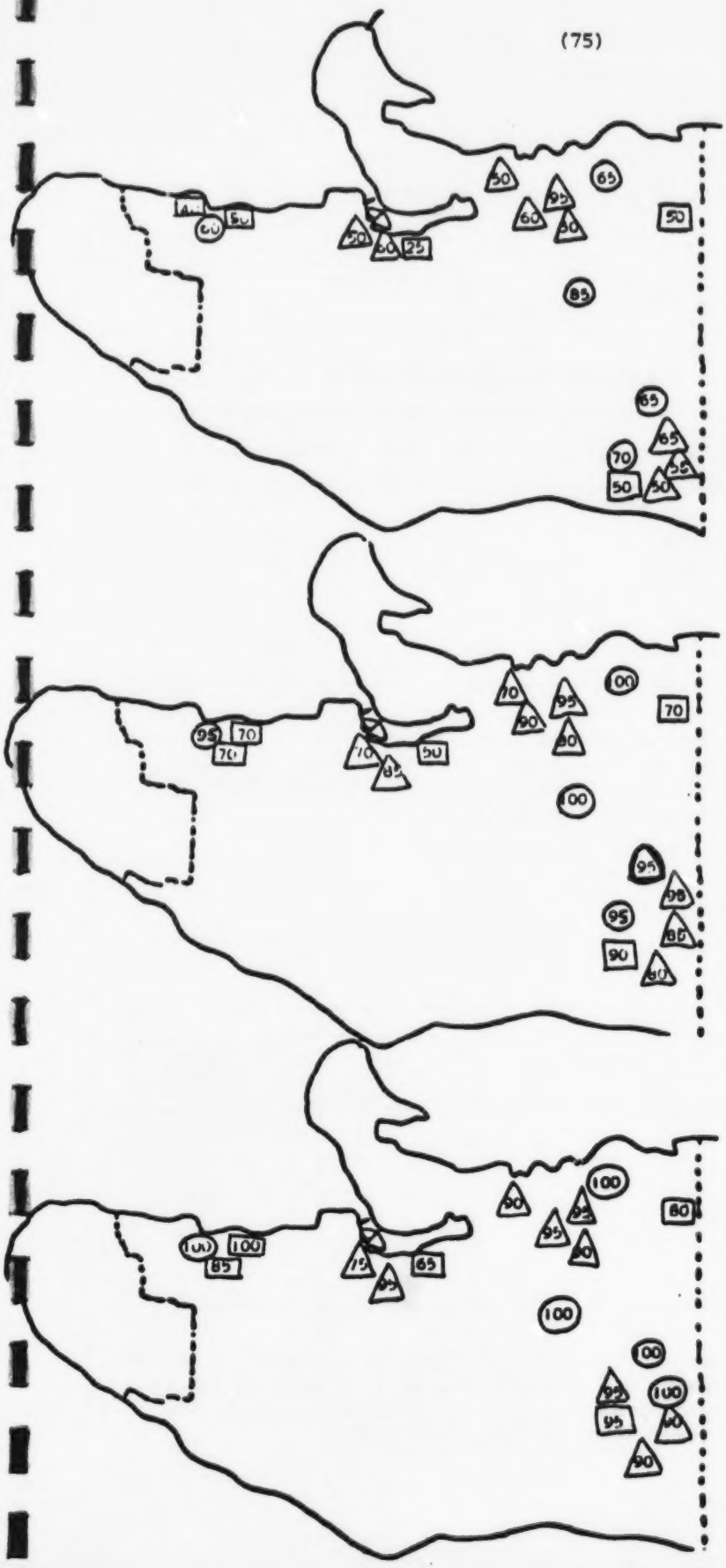


TABLE 88,89, 90

PERCENT OF "HIGH PRIORITY" HOUSEHOLDS FOR CITY ASSISTED HOUSING BASED UPON THREE DIFFERENT SETS OF CRITERIA.

Criterion 1

Families Incomes ≤ $20,000
Elderly
Disabled
Adult (childless) ≤ $15,000
□ Cooperatives Built under Section 34 Program (prior to 1979)
△ Cooperatives Built under Section 96.1 Program (post 1979)
○ G.V.H.C. Projects

TABLE 89

Criterion 2

Families Incomes ≤ $30 000
Elderly
Disabled
Adult (Childless) ≤ $20,000
□ Cooperatives Built under Section 34 Program (prior to 1979)
△ Cooperatives Built under Section 96.1 Program (post 1979)
○ G.V.H.C. Projects

TABLE 90

Criterion 3

All Families
Elderly
Disabled
Adult (Childless) ≤ $20,000
□ Cooperatives Built under Section 34 Program (prior to 1979)
△ Cooperatives Built under Section 96.1 Program (post 1979)
○ G.V.H.C. Projects

[9] Number in box is the percent of households in the project who meet the criteria outlined for the map.

Table/Maps 88-90 indicate percentages of high priority households by cooperative by location and funding program.

TABLE 91

PERCENTAGE OF COOPERATIVE HOUSEHOLDS BY INCOME BY LOCATION
(Cumulative Percentages)

area / income	West Side	False Creek	Champlain Hts.	East Side
0-$10 000	8 %	13 %	10 %	20 %
0- 20 000	58	44	60	55
0- 30 000	91	75	93	83
0- 40 000	98	90	98	96
All households	100	100	100	100

The higher percentages of households with incomes less than $10 000 in False Creek and the East Side corresponds to the higher density (lower percentage of family units). Within areas there are considerable differences. For example, Table 92 compares projects in False Creek and an East Side Coop.

TABLE 92

EXAMPLE PERCENTAGE OF COOPERATIVE HOUSEHOLDS BY AREA BY PROJECT

Household Income	False Creek			East Side	
	Average False Cr.	Example Project 1 Sec. 34	Example Project 2 & 3 Sec. 56.1	Average East Side	Example Project 56.1
$ 0-10 000	13%	9 %	18 %	20%	32%
0-20 000	44	26	65	55	69
20-30 000	75	61	93	83	95
All Households	100	100	100	100	100

While location may contribute to upward filtering, it does not necessarily explain the proportions of lower income households. A combination of factors including tenant selection, mobility, funding program, density and location explain why particular projects house more or fewer lower income households.

5. COMPARATIVE PENETRATION BY DENSITY

All cooperative and G.V.H.C. projects are designed for family living. The G.V.H.C. units are all built outside the inner city at densities of 15 to 25 units per acre. Density does not explain project penetration levels.

Thirty percent of cooperative units are built in inner city locations at densities ranging from 25 to 102 units per acre. All are stacked townhousing and apartments. Some above-grade units are smaller and are not designed as grade-accessible for families. Seventy percent of cooperative units are grade-related townhouses built at densities of 15 to 25 u.p.a. With one exception higher density units house a higher proportion of lower income households. This is partly attributable to the studio and one bedroom units housing singles and couples. It may also reflect livability for families though our survey did not ask consumer satisfaction questions.

TABLE 93

COOPERATIVES
COMPARATIVE PENETRATION BY DENSITY
Percentage of households by income

Household Incomes $	Projects Where all Units are at grade access (15-25 u.p.a.) * % of households by income	% Household by income for densities 25-102upa	In projects where densities are 25 - 102 units per acre stacked townhouses and apartments. 45 upa Example 1 Sec. 34 False Creek	45 upa Example 2 Sec. 56 False Creek	45 upa Example 3 Sec. 56 Grandview
0-10 000	12%	14%	9%	8%	32%
0-20 000	52	47	26	65	95
0-30 000	82	77	61	93	100

* Units per acre

RECOMMENDATIONS

Conclusions from the various penetration tests and recommendations from the study are outlined in Parts I and II, Council Report and summary.

OTHER REFERENCES

Data collected from the cooperatives was used by Debra Darke, a summer planning assistant at the City of Vancouver and Masters student at the University of North Carolina, to prepare her graduating thesis. Ms. Darke's thesis compares the cooperatives built under Section 34.18 and 56.1 from the perspectives of equity, impact, and efficiency. This additional analysis of the city data is referenced as:

Darke, Debra L. Canadian Federal Housing Cooperative Programs Vancouver B.C. -- a Case Study. 1983., Paper submitted to the University of North Carolina, Chapel Hill, in partial fulfillment of Master of Regional Planning degree. 100 p.p.

.../79

Appendix 1

Maps and Tables

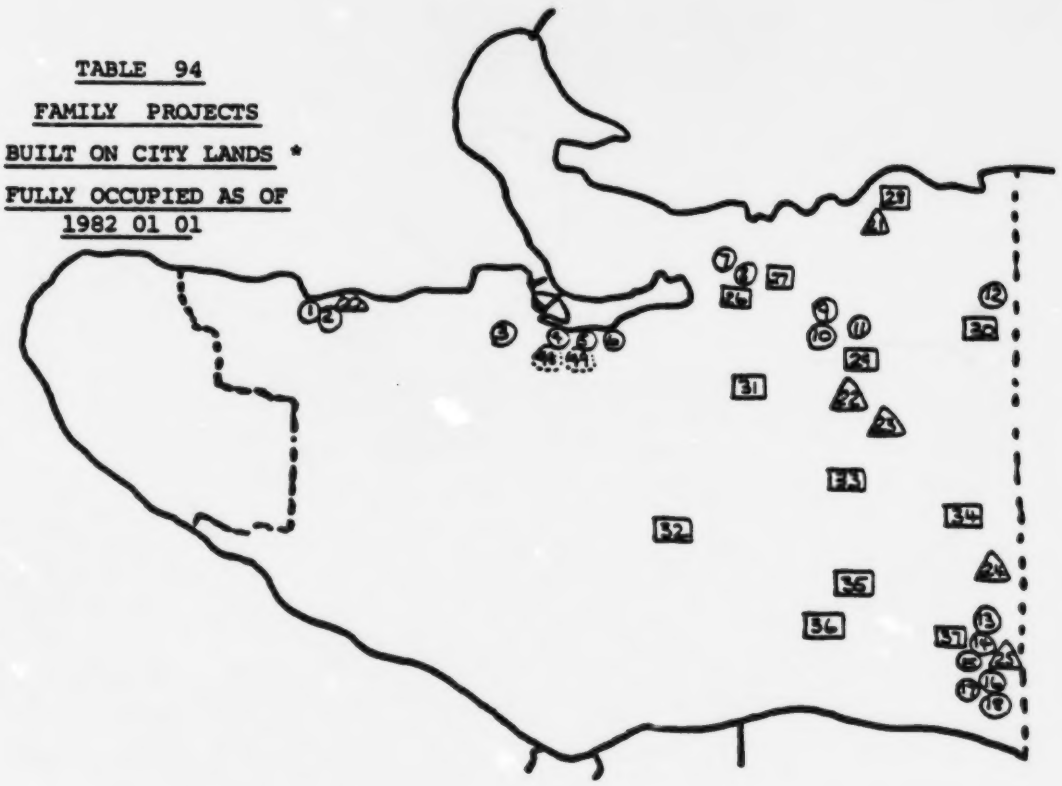
31.3V

TABLE 94

FAMILY PROJECTS

BUILT ON CITY LANDS *

FULLY OCCUPIED AS OF 1982 01 01



O COOPERATIVES

1. Dunbar Village
2. Penta
3. Community Alternatives
4. Twin Rainbows
5. Alder Bay
6. False Creek
7. Strathcona **
8. Mau Dau
9. Grandview
10. Watershed
11. Vancouver East
12. Adanac
13. De Cosmos **
14. Konata **
15. Matheson Heights
16. La Petite Maison
17. Alexander Laidlaw
18. Le Coeur

Δ GVHC

20. Habitat Ville
21. Semlin Terrace
22. Grandview
23. Kelly Court (Disabled)
24. Euclid Square
25. Earle Adams

□ BCHMC (Family)

26. MacLean Park
27. Raymur
28. Chimo Terrace
29. Grandview Terrace
30. Skeena Terrace
31. Caroline Court
32. Little Mountain
33. Brent Ville
34. Rupert Lane
35. Orchard Park
36. Culloden Court
37. Champlain Place

◌ PRIVATE NON PROFIT (Family)

48. J. Maintiendrai (not studied)
49. Wellington Society

* Included in study unless otherwise noted.

** Partial data

TABLE 95

SENIORS AND OTHER PROJECTS BUILT ON CITY LANDS AND INCLUDED IN THE STUDY *

□ BCHMC (Seniors)

26. MacLean Park
27. Raymur
29. Grandview Terrace
30. Skeena Terrace
32. Little Mountain
35. Orchard Park
36. Culloden Court
38. Killarney Gardens
39. Steeves Manor

△ CITY OF VANCOUVER

40. Oppenheimer Lodge
41. Antoinette Lodge
42. Rodden Lodge
43. Central Residence
44. Alexander Residence
45. Continental Residence
46. Cordova House
47. Taylor Manor

△ GVHC

23. Kelly Court (Disabled)

⬡ PRIVATE NON PROFIT (Seniors)

48. J. Maintiendrai
51. Legion Shalom Branch
52. Bertha O'Clarke
53. Uptown Kiwanis
54. Mt. Pleasant Lions
55. New Chelsea Society
56. Anavets
57. Vancouver Chinatown
58. Broadway Pentecostal
59. East Enders-Amherst Lions
60. South Vancouver Foundation
61. South Amherst Society
62. Mennonite Society
63. Kopernik Foundation

* Care facilities and special needs group homes not included in this study

.../82

TABLE 96

COOPERATIVES: HOUSEHOLDS BY INCOME BY PROJECT

INCOME	COUNT / ROW PCT / COL PCT	COOP 1977 ARAWAC	1979 DUNBAR	1976 FALSE CREEK	1979 LA PETITE MAISON	1978 PENTA	1979 ALDER BAY	1982 LAIDLAW	1979 GRANDVIEW	1981 LA COEUR	1982 MATHESON	1982 MAU DAH	1981 TWIN RAINBOWS	1981 VANCOUVER EAST	1981 WATERSHED	ROW TOTAL
$0-10000	1.	32 20.6 20.0	0 0.0	15 9.8 8.8	3 1.9 3.1	2 1.3 10.0	20 13.1 23.0	14 9.2 16.1	5 3.3 31.6	9 5.9 11.7	14 9.2 11.7	19 12.4 17.9	8 5.2 11.9	11 7.2 28.9	1 0.7 7.1	153 14.5
$10001-15000	2.	19 12.1 11.9	1 1.0 20.0	9 5.7 5.3	10 6.4 15.4	1 0.6 25.0	12 7.6 13.8	17 10.8 19.5	2 1.3 10.5	10 6.4 13.0	31 19.7 25.8	12 7.6 11.3	14 8.9 20.9	4 2.5 15.8	2 1.3 14.3	157 14.9
$15001-20000	3.	28 11.9 17.5	1 0.4 20.0	20 8.5 11.8	19 8.1 29.2	1 0.4 20.0	29 12.3 33.3	30 12.8 34.5	3 1.3 26.3	19 8.1 24.7	28 11.9 23.3	18 7.7 17.0	18 7.7 26.9	7 3.0 18.4	3 1.3 21.4	235 22.3
$20001-25000	4.	23 13.5 14.4	1 0.6 6.7	16 9.4 9.4	16 9.4 24.6	0 0.0 0.0	11 6.4 12.6	14 8.1 16.1	1 0.6 5.3	16 9.3 20.8	24 13.9 20.0	14 8.1 13.2	13 7.5 19.4	8 4.6 21.1	3 1.7 21.4	173 16.4
$25001-30000	5.	23 16.2 14.4	1 0.7 33.3	10 7.0 5.9	11 7.7 16.9	2 1.4 15.0	13 9.1 14.9	3 2.1 3.9	0 0.0 0.0	14 9.9 18.2	18 12.7 15.0	10 7.0 9.4	6 4.2 9.0	4 2.8 10.5	3 2.1 21.4	142 14.2
$30001-35000	6.	11 11.0 10.0	0 0.0 0.0	27 10.0 15.9	3 3.0 5.1	2 2.0 10.0	3 3.0 3.5	5 5.1 5.7	0 0.0 0.0	6 6.1 7.8	6 6.1 7.5	9 9.2 8.5	4 4.1 8.0	0 0.0 0.0	2 2.0 14.3	98 9.8
$35001-40000	7.	11 20.8 6.9	1 1.9 20.0	13 24.5 7.6	3 5.7 4.6	0 0.0 0.0	0 0.0 0.0	3 5.7 3.5	0 0.0 0.0	0 0.0 0.0	1 1.9 0.8	14 26.4 13.2	2 3.8 4.5	1 1.9 2.6	0 0.0 0.0	53 5.3
$40001-45000	8.	1 11.1 0.6	0 0.0 0.0	15 55.6 8.8	0 0.0 0.0	1 3.7 5.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	1 11.1 1.3	1 3.7 0.8	1 11.1 2.8	1 3.7 1.5	0 0.0 0.0	0 0.0 0.0	27 2.6
$45001-50000	9.	1 7.7 0.6	0 0.0 0.0	6 46.2 3.5	2 15.4 3.1	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	2 15.4 2.6	0 0.0 0.0	2 15.4 1.9	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	13 1.2
$50000 +	10.	2 10.5 1.3	0 0.0 0.0	6 31.6 3.5	0 0.0 0.0	3 15.8 15.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	1 5.3 1.3	0 0.0 0.0	5 26.3 4.7	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	19 1.8
COLUMN TOTAL		160 15.2	13 1.2	170 16.1	65 6.2	20 1.9	87 8.2	87 8.2	19 1.8	77 7.3	120 11.4	106 10.0	67 6.4	38 3.6	14 1.3	1055 100.0

NUMBER OF MISSING OBSERVATIONS = 18

Note: Three Cooperatives submitted incomplete income data and are not included in these charts.

Community Alternatives: All units submitted income data. This small project in Kitsilano is built on a 'pod' or shared accommodation arrangement. Several of the households comprise 7-9 members who share a common living space. The combined incomes of such households appears high until the number of people per household is considered. Given the very different household arrangement in this cooperative we chose not to compare it to cooperatives with more traditional households. When adjusted for household size, Community Alternatives houses a very high proportion of priority households.

TABLE 97

COOPERATIVES : FAMILY INCOME FOR HOUSEHOLDS WITH CHILDREN

INCOME	COUNT / ROW PCT / COL PCT	ABANAC	DUNBAR	FALSE CREEK	LA PETITE MAISON	PENTA	ALDER BAY	LAIDLAW	GRANDVIEW	LA COEUR	NATHESON	NAU BAN	TWIN RAINBOWS	VANCOUVER EAST	WATERSHED	ROW TOTAL
$0-10000	1.	18 30.5 18.6	0 0.0 0.0	7 11.9 6.8	1 1.7 2.1	0 0.0 0.0	13 22.0 32.0	5 8.5 11.1	4 6.8 44.4	1 1.7 2.3	3 5.1 5.0	1 1.7 1.7	0 0.0 0.0	3 5.1 23.1	1 1.7 11.1	59 9.9
$10001-15000	2.	11 8.5 11.3	0 0.0 0.0	2 1.9 1.9	7 9.6 14.6	4 5.5 26.7	5 6.8 8.5	5 6.8 11.1	3 4.1 33.3	5 6.8 11.6	10 13.7 16.7	7 9.6 11.7	1 1.4 14.3	2 2.7 9.1	2 2.7 22.2	73 12.2
$15001-20000	3.	21 14.4 21.9	1 0.7 16.7	10 6.8 9.7	13 8.9 27.1	1 1.4 13.3	21 14.4 35.6	10 13.0 22.2	2 2.7 22.2	9 12.3 20.9	15 20.5 25.0	16 21.9 23.5	3 4.1 42.9	3 4.1 13.6	1 1.4 11.1	146 24.5
$20001-25000	4.	13 12.9 13.5	0 0.0 0.0	17 16.8 16.5	12 11.9 25.0	0 0.0 0.0	7 6.9 13.6	2 2.0 20.0	0 0.0 0.0	10 9.9 22.7	10 9.9 16.7	11 10.9 18.3	1 1.0 14.3	3 3.0 13.6	2 2.0 22.2	101 16.9
$25001-30000	5.	17 17.3 17.7	2 2.0 33.3	22 22.4 21.4	10 10.2 20.8	2 2.0 20.0	10 10.2 34.9	4 4.1 8.9	0 0.0 0.0	8 8.2 18.2	10 10.2 16.7	6 6.1 10.0	1 1.0 4.8	3 3.1 13.6	2 2.0 22.2	98 16.4
$30001-35000	6.	12 23.1 12.5	0 0.0 0.0	10 19.2 9.7	2 3.8 4.2	1 1.9 6.7	2 3.8 7.1	2 3.8 4.4	0 0.0 0.0	3 5.8 6.8	2 3.8 3.3	7 13.5 11.7	2 3.8 9.5	0 0.0 0.0	1 1.9 11.1	52 8.7
$35001-40000	7.	3 13.6 3.2	1 4.5 50.0	7 31.8 6.8	2 9.1 4.2	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	1 4.5 1.7	3 13.6 5.0	1 4.5 4.8	1 4.5 4.5	0 0.0 0.0	22 3.7
$40001-45000	8.	1 3.0 1.0	0 0.0 0.0	7 21.2 6.8	0 0.0 0.0	1 3.0 6.7	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	1 3.0 2.3	0 0.0 0.0	2 6.1 3.3	1 3.0 4.8	0 0.0 0.0	0 0.0 0.0	19 3.2
$45001-50000	9.	1 14.3 1.0	0 0.0 0.0	3 42.9 2.9	1 14.3 2.1	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	2 28.6 3.3	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	7 1.2
$50000 +	10.	0 0.0 0.0	0 0.0 0.0	2 18.2 1.9	0 0.0 0.0	2 18.2 20.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	1 9.1 2.3	0 0.0 0.0	4 36.4 6.7	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	11 1.8
	COLUMN TOTAL	99 16.5	6 1.0	101 17.0	48 8.0	13 2.2	58 9.9	43 7.3	9 1.5	44 7.4	60 10.1	60 10.1	21 3.5	23 3.9	9 1.5	597 100.0

NUMBER OF MISSING OBSERVATIONS = 8

.../84

TABLE 98

COOPERATIVES: SINGLE, COUPLE AND OTHER ADULT HOUSEHOLDS *

HOUSEHOLD INCOME BY COOPERATIVE

INCOME	COUNT / ROW PCT / COL PCT	ADANAC	DUNBAR	FALSE CREEK	LA PETITE MAISON	PENTA	ALDER BAY	LAIDLAW	GRANDVIEW	LA COEUR	MATHESON	MAU DAH	TWIN RAINBOWS	VANCOUVER EAST	WATERSHED	ROW TOTAL
$0-10000	1.	14 / 14.9 / 21.9	0 / 0. / 0.	8 / 8.5 / 11.9	1 / 1.1 / 5.9	2 / 2.1 / 40.0	7 / 7.4 / 25.0	9 / 9.6 / 21.4	2 / 2.1 / 20.0	8 / 8.5 / 24.2	11 / 11.7 / 18.3	10 / 10.6 / 30.1	6 / 6.4 / 17.6	4 / 4.3 / 33.3	0 / 0. / 0.	94 / 21.0
$10001-15000	2.	11 / 13.1 / 17.2	3 / 3.6 / 33.3	7 / 8.3 / 10.4	3 / 3.6 / 17.6	1 / 1.2 / 20.0	7 / 8.3 / 25.0	12 / 14.3 / 28.6	4 / 4.8 / 40.0	4 / 4.8 / 12.1	12 / 14.3 / 20.0	3 / 3.6 / 10.9	11 / 13.1 / 23.9	4 / 4.8 / 25.0	0 / 0. / 0.	84 / 18.8
$15001-20000	3.	7 / 8.2 / 10.9	2 / 2.4 / 22.2	10 / 11.8 / 14.9	6 / 7.1 / 35.3	2 / 2.4 / 40.0	8 / 9.4 / 28.6	11 / 12.9 / 26.2	3 / 3.5 / 30.0	5 / 5.9 / 15.2	13 / 15.3 / 21.7	4 / 4.7 / 8.7	9 / 10.6 / 19.6	3 / 3.5 / 18.8	2 / 2.4 / 40.0	85 / 19.0
$20001-25000	4.	10 / 13.9 / 15.6	1 / 1.4 / 11.1	12 / 16.7 / 17.9	4 / 5.6 / 23.5	0 / 0. / 0.	3 / 4.2 / 10.7	5 / 6.9 / 11.9	1 / 1.4 / 10.0	4 / 5.6 / 18.2	14 / 19.4 / 25.3	3 / 4.2 / 6.5	10 / 13.9 / 21.7	2 / 2.8 / 12.5	1 / 1.4 / 20.0	72 / 16.1
$25001-30000	5.	8 / 16.3 / 12.5	1 / 2.0 / 33.3	6 / 12.2 / 11.9	1 / 2.0 / 5.9	0 / 0. / 0.	3 / 6.1 / 10.7	1 / 2.0 / 2.4	0 / 0. / 0.	6 / 12.2 / 18.2	8 / 16.3 / 15.3	4 / 8.2 / 8.7	5 / 10.2 / 10.9	1 / 2.0 / 6.3	1 / 2.0 / 20.0	49 / 10.9
$30001-35000	6.	4 / 17.4 / 6.3	0 / 0. / 0.	11 / 47.8 / 16.4	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	2 / 8.7 / 4.8	0 / 0. / 0.	0 / 0. / 0.	1 / 4.3 / 1.7	2 / 8.7 / 4.3	2 / 8.7 / 4.3	0 / 0. / 0.	1 / 4.3 / 20.0	23 / 5.1
$35001-40000	7.	3 / 30.0 / 4.4	0 / 0. / 0.	1 / 10.0 / 1.5	1 / 10.0 / 5.9	0 / 0. / 0.	0 / 0. / 0.	2 / 20.0 / 4.8	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	4 / 40.0 / 14.6	1 / 10.0 / 2.2	0 / 0. / 0.	0 / 0. / 0.	13 / 2.9
$40001-45000	8.	2 / 25.0 / 3.1	0 / 0. / 0.	3 / 37.5 / 4.5	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	2 / 25.0 / 6.1	1 / 12.5 / 1.7	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	8 / 1.8
$45001-50000	9.	0 / 0. / 0.	0 / 0. / 0.	4 / 57.1 / 6.0	1 / 14.3 / 5.9	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	2 / 28.6 / 6.1	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	7 / 1.6
$50000 +	10.	2 / 33.3 / 3.1	0 / 0. / 0.	3 / 50.0 / 4.5	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	1 / 16.7 / 2.2	0 / 0. / 0.	0 / 0. / 0.	0 / 0. / 0.	6 / 1.3
	COLUMN TOTAL	64 / 14.3	9 / 2.0	67 / 15.0	17 / 3.8	5 / 1.1	28 / 6.3	42 / 9.4	10 / 2.2	33 / 7.4	60 / 13.4	46 / 10.3	46 / 10.3	14 / 3.1	5 / 1.1	448 / 100.0

NUMBER OF MISSING OBSERVATIONS = 4

* No children aged 19 or younger.

TABLE 99

COOPERATIVES: RENT-TO-INCOME RATIO BY COOPERATIVE

RENTGROUP	COUNT / ROW PCT / COL PCT	ABAMAC *	BUNBAR *	FALSE CREEK *	LA PETITE MAISON *	PENTA *	ALDER BAY	LAIDLAW	GRANDVIEW	LA COEUR	MATHESON	MAU DAH	TWIN RAINBOWS	VANCOUVER EAST	WATERSHED	ROW TOTAL
0-10%	1.	5 20.8 3.1	0 0.0 0.0	8 33.3 4.7	3 12.5 4.5	3 12.5 15.0	1 4.2 1.1	0 0.0 0.0	0 0.0 0.0	3 12.5 3.9	1 4.2 0.8	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	24 2.3
11-15%	2.	29 17.7 18.3	4 2.4 26.7	67 40.9 39.4	14 8.5 20.9	2 1.2 10.0	5 3.0 5.3	3 1.8 3.4	1 0.7 5.3	6 3.7 7.8	3 1.8 2.2	1 0.7 0.9	4 2.4 9.0	5 3.0 13.2	2 1.2 14.3	147 13.9
16-20%	3.	40 16.5 25.0	3 1.2 13.3	64 26.3 37.6	24 9.9 34.8	2 0.8 10.0	14 5.8 14.7	9 3.7 10.3	4 1.6 21.1	5 2.1 6.5	11 4.5 9.2	29 11.9 27.4	20 8.2 29.9	11 4.5 29.7	3 1.2 21.4	243 23.0
21-25%	4.	33 11.6 21.9	2 0.7 13.3	19 6.7 11.2	15 5.3 21.7	3 1.0 15.0	52 17.7 54.7	32 11.0 40.2	5 1.7 26.3	35 11.9 45.5	39 13.3 32.5	14 4.8 13.1	10 3.4 14.9	12 4.1 31.6	8 2.8 42.9	294 27.7
26-30%	5.	32 15.8 20.0	7 3.5 46.7	9 4.5 5.3	7 3.5 10.1	2 1.0 25.0	12 5.9 12.6	22 11.4 26.4	1 0.5 5.3	24 11.9 31.2	48 23.8 40.0	14 6.9 13.2	14 6.9 20.9	4 2.0 15.4	2 1.0 14.3	202 19.1
31-35%	6.	10 9.8 6.3	0 0.0 0.0	0 0.0 0.0	2 2.0 2.9	1 1.0 5.0	1 1.0 1.1	10 11.5 12.6	1 1.1 5.3	1 1.1 1.3	10 11.5 8.3	16 18.4 15.1	8 9.2 11.9	1 1.1 2.6	1 1.1 7.1	58 5.5
36-40%	7.	4 16.0 2.5	0 0.0 0.0	1 4.0 0.6	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	2 8.0 2.5	1 4.0 15.8	2 8.0 2.6	2 8.0 1.7	3 12.0 2.5	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	25 2.4
41-45%	8.	3 23.1 1.9	0 0.0 0.0	1 4.3 0.6	0 0.0 0.0	0 0.0 0.0	2 9.1 2.1	1 4.5 1.1	2 9.1 10.5	0 0.0 0.0	1 4.5 0.8	4 18.2 3.7	0 0.0 0.0	1 4.5 2.6	0 0.0 0.0	22 2.1
46-50%	9.	4 30.8 2.5	0 0.0 0.0	1 7.7 0.6	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	1 7.7 1.1	1 7.7 5.3	0 0.0 0.0	0 0.0 0.0	3 38.5 2.5	0 0.0 0.0	1 7.7 2.6	0 0.0 0.0	13 1.2
50%+	10.	3 10.0 1.9	0 0.0 0.0	0 0.0 0.0	4 13.3 5.8	0 0.0 0.0	8 26.7 8.4	3 10.0 3.4	1 3.3 5.3	0 0.0 0.0	0 0.0 0.0	11 36.7 10.4	0 0.0 0.0	0 0.0 0.0	0 0.0 0.0	30 2.8
	COLUMN TOTAL	160 15.1	12 1.1	170 16.1	69 6.5	20 1.9	95 9.0	87 8.2	19 1.8	77 7.3	120 11.4	106 10.0	67 6.3	38 3.6	14 1.3	1057 100.0

* Built under Section 34 Funding program (prior to March 1979)

COUNT
ROW PCT
COL PCT
TOT PCT

TABLE 100 COOPERATIVE HOUSING DEVELOPMENTS: HOUSEHOLD TYPE AND INCOME DATA

	COOP 1.	COOP 2.	COOP 3.	COOP 4.	COOP 5.	COOP 6.	COOP 7.	COOP 8.	COOP 9.	COOP 10.	COOP 11.	COOP 12.	COOP 13.	COOP 14.	COOP 15.	COOP 16.	ROW TOTAL
FAMILY <$20000 1.	3 1.1 3.2 1.1	19 6.8 19.2 6.8	13 4.6 13.3 4.6	13 4.6 13.4 4.6	3 1.1 3.7 1.1	10 3.6 10.0 3.6	11 3.9 11.0 3.9	4 1.4 4.0 1.4	5 1.8 5.1 1.8	2 0.7 2.0 0.7	1 0.4 1.1 0.4	2 0.7 2.0 0.7	2 0.7 2.0 0.7	10 3.6 10.0 3.6	10 3.6 10.0 3.6	2 0.7 2.0 0.7	281 26.6
FAMILY $20-30000 2.	3 1.1 3.2 1.1	13 4.6 13.1 4.6	15 5.3 15.3 5.3	11 3.9 11.3 3.9	1 0.4 1.1 0.4	10 3.6 10.0 3.6	1 0.4 1.1 0.4	3 1.1 3.0 1.1	2 0.7 2.0 0.7	2 0.7 2.0 0.7	2 0.7 2.1 0.7	2 0.7 2.0 0.7	2 0.7 2.0 0.7	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.0 0.4	201 18.7
FAMILY $30000+ 3.	5 1.8 5.4 1.8	11 3.9 11.1 3.9	11 3.9 11.3 3.9	11 3.9 11.3 3.9	2 0.7 2.2 0.7	1 0.4 1.0 0.4	1 0.4 1.1 0.4	0 0.0 0.0 0.0	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.1 0.4	1 0.4 1.0 0.4	2 0.7 2.0 0.7	1 0.4 1.0 0.4	0 0.0 0.0 0.0	2 0.7 2.0 0.7	135 12.6
ELDERLY <$10000 4.	0 0.0 0.0 0.0	12 4.3 12.1 4.3	12 4.3 12.3 4.3	3 1.1 3.3 1.1	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.0 0.4	48 4.5
ELDERLY $10-15000 5.	0 0.0 0.0 0.0	1 0.4 1.0 0.4	1 0.4 1.0 0.4	3 1.1 3.3 1.1	2 0.7 2.2 0.7	1 0.4 1.0 0.4	4 1.4 4.0 1.4	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	3 1.1 3.3 1.1	0 0.0 0.0 0.0	0 0.0 0.0 0.0	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.0 0.4	37 3.4
ELDERLY $15-20000 6.	1 0.4 1.1 0.4	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.1 0.4	0 0.0 0.0 0.0	1 0.4 1.0 0.4	3 1.1 3.0 1.1	0 0.0 0.0 0.0	0 0.0 0.0 0.0	1 0.4 1.0 0.4	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	1 0.4 1.0 0.4	1 0.4 1.0 0.4	0 0.0 0.0 0.0	15 1.4
ELDERLY $20000+ 7.	1 0.4 1.1 0.4	10 3.6 10.1 3.6	1 0.4 1.0 0.4	1 0.4 1.1 0.4	0 0.0 0.0 0.0	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.0 0.4	1 0.4 1.0 0.4	0 0.0 0.0 0.0	1 0.4 1.0 0.4	1 0.4 1.0 0.4	0 0.0 0.0 0.0	3 1.1 3.0 1.1	0 0.0 0.0 0.0	28 2.6
DISABLED <$10000 8.	0 0.0 0.0 0.0	0 0.0 0.0 0.0	1 0.4 1.0 0.4	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	8 0.7
DISABLED $10-15000 9.	1 0.4 1.1 0.4	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	2 0.2
DISABLED $15-20000 10.	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	3 0.3
DISABLED $20000+ 11.	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	0 0.0 0.0 0.0	3 0.3

Continued .....

COOPERATIVE HOUSING DEVELOPMENTS: HOUSEHOLD TYPE AND INCOME DATA
Continued.....

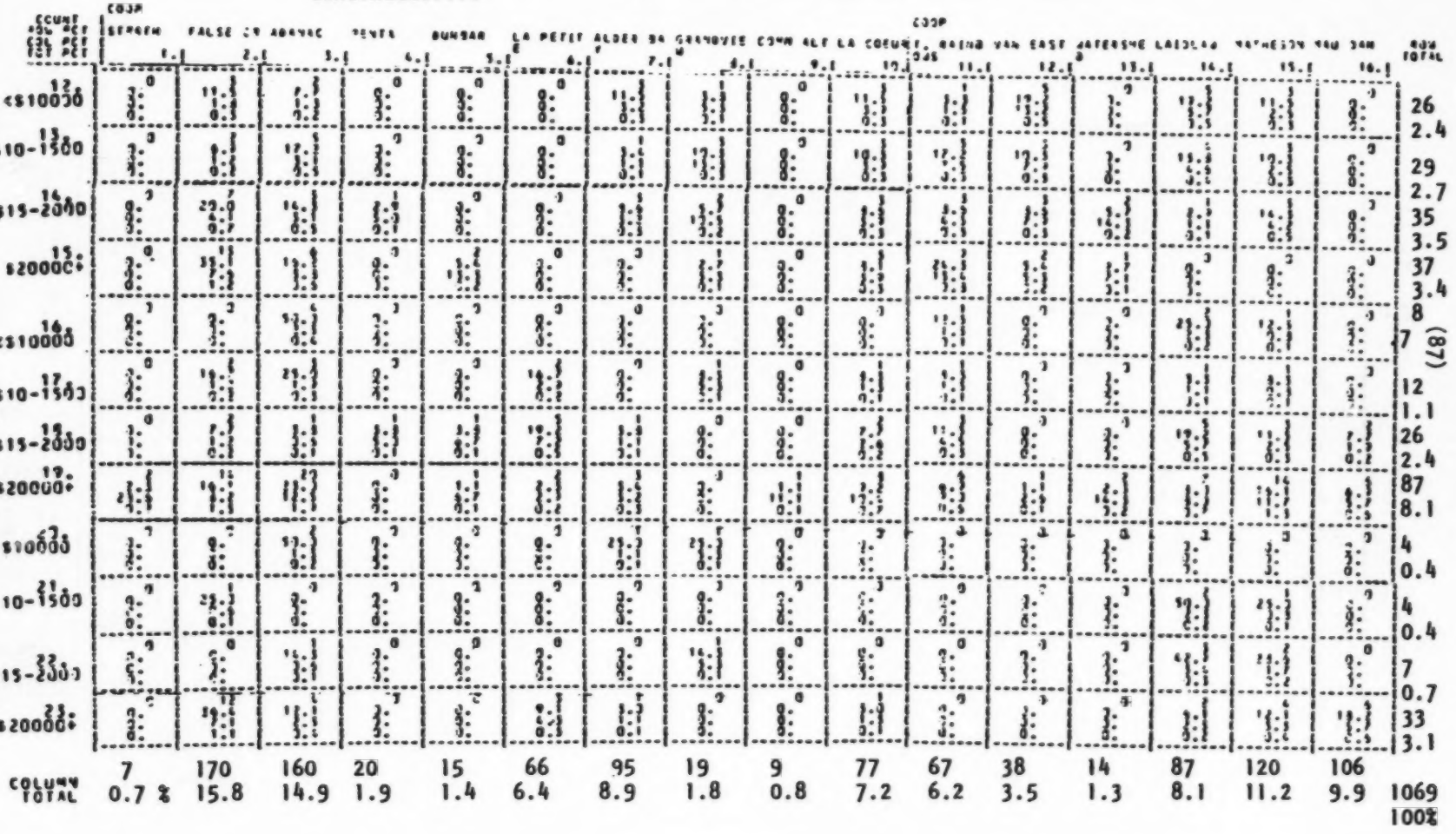


TABLE:101 FUNDING PROGRAMS AND ASSISTANCE TO COOPERATIVES

COOPERATIVES ASSISTED BY THE CITY OF VANCOUVER

PROJECT NAME	# UNITS	FUNDING PROGRAM	OCCUPANCY DATE	TOTAL PROJECT COST $	MORTGAGE AMOUNT	"MARKET" MORTGAGE INTEREST RATE AT TIME OF COMMITMENT	ADJUSTED MORTGAGE INTEREST RATE
Strathcona	7	34.18-56.1	1975	269 412	251 211	10 %	8 %
False Creek	170	34.18	1976	7 564 814	6 970 930	10 ¼	8
Adanac	160	34.18	1977	5 711 069	5 309 442	10 ¼	8
Ponte	20	34.18	1978	754 105	650 260	10 3/4	8
Dunbar	15	34.18	1979	490 924	467 996	11 ¼	8
La Petite Maison	66	34.18	1979	2 444 078	2 284 311	11	8
Alder Bay	95	56.1	1979	4 501 613	4 501 613	11	2
Grandview	19	56.1	1979	859 563	859 563	11	2
Community Alternatives	9	56.1	1979	950 757	944 457	11	2
La Coeur	77	56.1	1981	5 015 155	5 015 155	15.25	2
Twin Rainbows	67	56.1	1981	4 605 095	4 605 095	14	2
Vancouver East	39	56.1	1981	-	-	-	2
Watershed	14	56.1	1981	911 350	885 000	16	2
Laidlaw	87	56.1	1982	5 454 489	5 400 485	15.75	2
Matheson	120	56.1	1982	7 871 945	7 855 145	15.75	2
Rau Dau	116	56.1	1982	10 228 364	10 228 364	19 3/4	2

PROJECT NAME	# UNITS	TOTAL BREAK-EVEN OCCUPANCY CHARGES $	MONTHLY CMHC SUBSIDY $	TOTAL MONTHLY OPERATING COSTS $	TOTAL MONTHLY OPERATING COSTS /UNIT/$	MONTHLY UNIT OPERATING COST AFTER SUBSIDY	ESTIMATED CITY CONTRIBUTION LAND WRITEDOWN $ TOTAL	$/UNIT
Strathcona	7	2 949	1 455	4 105	586	378	18 000	2 570
False Creek	170	60 000	4 000	64 000	376	352	1 093 440	6 352
Adanac	160	56 333	5 516	59 849	374	352	sale at cost	-
Ponte	20	7 500	85 mortgage	-	-	375	124 000	6 200
Dunbar	15	5 000	85 mortgage	-	-	333	79 000	5 266
La Petite Maison	66	19 311	85 mortgage	-	-	292	615 000	9 318
Alder Bay	95	32 587	24 199	56 786	597	343	927 360	9 761
Grandview	19	5 592	5 335	10 927	575	294	at cost	-
Community Alternatives	9	5 900	5 582	11 482	1 275*(Pod units)	655*(Pod units)	80 000	8 888
La Coeur	77	30 000	45 569	75 569	981	589	650 560	8 448
Twin Rainbows	67	-	37 450	-	-	-	1 098 036	16 388
Vancouver East	39	11 213	11 727	22 940	588	287	20 853	534
Watershed	14	5 331	8 804	14 135	1 009	380	at cost	-
Laidlaw	87	32 200	51 648	83 848	963	370	769 850	8 848
Matheson	120	45 713	73 778	119 491	995	380	1 081 691	9 014
Rau Dau	116	-	-	-	-	-	1 660 139	14 389

Appendix 2

Briefs to Vancouver Council

(91)

Delegation to Council By:

COLUMBIA HOUSING Advisory Association
1435 Kingsway • Vancouver, B.C. • V5N 2R7 • Telephone 873-4821

June 30, 1983

To: Planning & Development Committee
City of Vancouver

From: Elain Duvall/Mark Bostwick, Columbia Housing

Re: Report on Non-Market Housing-Survey of Occupants. Comments.

Affordable housing for "priority households" (as defined in the City survey) is one of several goals of the co-operative housing sector.

Columbia Housing was pleased at the results of the survey; it confirms similar research carried out on behalf of Columbia Housing in 1981. The City data showing that between 90% and 98% of all co-op units are occupied by priority households indicates that City policies, and the co-operatives themselves, are highly successful in meeting the goal of housing priority families.

The City survey investigated only one aspect of co-operative housing, and Columbia urges the City to recognize that co-operative housing is not solely a scheme to provide shelter for low income families. Other important objectives must include:

- Affordable housing for all co-op members in a non-market context;
- Secure housing for all co-op members with predictable increases in housing charges;
- Co-op communities with a mixture of incomes and family sizes;
- Making a contribution to the City's desire for a mix of ownership types in certain development areas;
- Conformity to the strict requirements of C.M.H.C.'s co-op programme;
- Encouraging democratically run communities in which all members feel themselves equal in ability to participate and bear responsibility; conversely, discouraging discrimination on account of income or family need.

The City should not lose sight of the above aspects of co-operative housing when it focuses on the role of co-ops in providing homes for 'high priority households.'

Several concerns are raised in the report. Thus must be addressed directly:

1. High priority households and affordable housing.

The City survey indicates that G.V.H.C. non-profit rental projects provide more places for the "high priority households."

But housing co-operatives provide more places for "high priority households" at affordable monthly charges. Co-op families are more likely to pay 25% of their income for shelter.

Both the non-profit rental and co-ops draw on a similar federal programme. G.V.H.C. projects apparently tend to use available subsidy money on a first come, first serve basis. Latecomers pay more than 25% of income in rent. Co-ops place greater emphasis on ensuring that members--early and late--pay no more than 25% of income. Affordability thus has a high priority in co-ops.

2. "Highgrading"

Highgrading is a very specific problem requiring equally specific solutions.

The problem is often misunderstood. Highgrading may be defined as the practice of failing to use every available subsidy dollar. Subsidy money is returned to C.M.H.C. instead of being used to fill vacant units with members eligible to receive that subsidy money.

Highgrading must not be confused with the necessary and desirable mixing of income groups in co-ops. Subsidy dollars my be stretched only so far, and co-ops must house some members who can afford to pay the graduated increases in maximum monthly charges built into programme. (See point 4 below)

In addition, a mixture of household incomes is desired by the co-ops and by the surrounding communities. A mixture of incomes is a protection against fears stirred by the old public housing ghettoes of the past.

(Note also: the City study does not examine the higher income families in co-ops, nor make any analysis of who they are, whether their incomes are stable or fluctuating, and how they contribute financially to the co-ops.)

Nevertheless, highgrading is a problem--although probably not as great as the report implies: much of it occurs in older co-ops developed under a different C.M.H.C. programme.

Solutions to the problem of highgrading are either in place or underway. It is the subject of discussion and negotiation between the co-operative housing sector and C.M.H.C. The negotiations (along with the strong suasion of the co-op sector on its member co-ops) will lead to an early resolution of the problem.

The solutions suggested in the City report are probably not the most expedient means to eliminate the problem. They would involve increased public expenditure at a time when governments are trying to cutback.

3. Insufficient family size unit allocations.

Everyone would like to see more family sized co-op units in Vancouver. However, tranfering one bedroom units into 'extras' would be both impractical and undesirable.

C.M.H.C. is not likely to increase the proportion of family units; it is far more likely to reduce the total number of units or simply reject project proposals containing one bedroom units.

Moreover, there are sound reason for including one bedroom units in all co-operatives. Some singles are desparately in need of affordable housing. The majority of one bedroom units are occupied by senior, low income women, either retired or living on modest incomes. Co-ops want to serve these people, and they are a distinct asset to any co-op community.

We suggest that it would be a mistake for the City to pressure C.M.H.C. to eliminate one bedroom units.

4. Market or Non-Market based monthly charges

Those unfamiliar with the details of the N.H.A. 56.1 housing programme mistakenly assume that maximum monthly charges are set once and for all time at occupancy. It is also mistakenly assumed that members with higher incomes are thus able to escape significant increases in monthly charges.

Nothing could be further from the truth. Most members of co-ops pay 25% of their income, the remainder pay the maximum. The latter bear the burden of the diminishing federal subsidy and increased operating costs.

In practice maximum monthly charges tend to rise at about the same rate as one would find under normal private market conditions. The primary benefit for those members paying maximum charges is predictability: in a well-managed co-op increases in maximum charges may be foreseen (based on projections of increased operating costs and decreased subsidy).

The attraction of predictable increases is one reason why higher income families are willing to join and occupy 'modest' housing and to undertake the responsibilities of co-op membership volunteer work.

The four concerns expressed above relate primarily to policy suggestions made in the body of the report, but not germane to the data collected on "priority households", or to the recommendations accompanying the report. However, to prevent misunderstanding we offer these clarifications.

The City study shows clearly that City policies designed to encourage development of non-profit co-operative housing have successfully led to occupancy by a very significant proportion of 'priority households.'

Comments on Recommendations A.1, A.2, B.*

Recommendation A.1 Columbia believes that asking sponsoring groups seeking access to leased land to provide information on member criteria, member development, and management may help the City distinguish between accredited and non-accredited resource groups. This will ensure that co-ops receive full service from resource groups.

Recommendation A.2 All co-ops submit annual reports to C.M.H.C. with detailed financial information contained. We suggest that copies of this material be sent to the City from those co-ops on leased land. (Note: co-ops keep financial information confidential to prevent scapegoating of either low or high income members.)

* Comments refer to Planning Department report to Vancouver City Council and recommendations of 1983 07 12

See Part I Pages I-1 to I-7

Recommendation B. Distribution of the report to the various agencies listed may stimulate discussion. We are concerned that this report, with its narrow focus and sometimes easily misinterpreted comments, might be mis-used. We recommend that a covering letter pointing out the single purpose of the study and noting that some areas of the report deal with complex matters unrelated to the statistical analyses be attached.

Finally, we are pleased that your survey has show the achievements of the City's policies in regard to assisting co-ops. The Vancouver study follows similar studies carried out in other Canadian communities, all of which testify to the important contribution that co-ops are making to the solution of housing problems.

Mark Bostwick Elain Duvall

Mark Bostwick Elain Duvall
Columbia Housing Advisory Association.

Delegation to Council By: (96)

CO-OPERATIVE HOUSING FEDERATION OF BRITISH COLUMBIA

1441 Creekside Drive, Vancouver, B.C. V6J 4S7 tel. (604) 734-5653

MEMORANDUM

TO: Planning Department, City of Vancouver

FROM: Leo Burdak, Co-operative Housing Federation of B.C.

DATE: June 23, 1983

SUBJECT: "Soft" Values, Non Market Housing Study

It has been suggested that someone from our sector say a few words, as a kind of appendix to this well-prepared and revealing report, about the so-called "soft" values in social housing -- values like "liveability", "consumer satisfaction", "quality of life". It is appropriate that these words be said by a co-op resident, because among occupants of subsidized housing, we have been the most persistently outspoken about these values. They are central, not peripheral, values in our sector.

But first I think I should bring you up to date on some news we've received since your report came out. During the last week of May, a number of B.C. co-op members attended the Annual General Meeting of our national organization, the Co-operative Housing Foundation (CHF), in Halifax. We were treated, among other things, to a luncheon address by Federal Housing Minister Romeo LeBlanc. This was a somewhat disconcerting speech. He began by telling us he had asked his friend, Senator Jim McDonald, of Nova Scotia, what this audience of housing co-operators would most like to hear. Mr. McDonald, a former chairman of CHF, had replied; "That you're going to give us all those units." LeBlanc's speech, quite notably, in the light of this introduction, contained no promise whatever of further co-op housing unit allocations from CMHC.

The speech was well-received, because it was a statement of conscience, and because it touched on many of the "soft" values I will later attempt to

"Soft" Values, continued.

describe. At the same time it was, as I say, somewhat disconcerting, because it made official what many of us have suspected for some time; that a decade of rapid government financed expansion in our sector is now drawing to a close. Some of us were depending on that expansion to continue; 93 percent of our national organization's budget is derived from new development; a large part of its effort has been, and continues to be, dedicated to lobbying and promoting further government-funded growth. But that's beginning to look like flogging a dead horse.

Another bit of news, before I get to my main topic. Your report states that housing co-ops don't see their responsibility as housing a high percentage of very low income tenants. That was probably true of co-ops in 1981, when the data for this report were gathered. At least we didn't see it as an immediate responsibility. Since 1981, however, as more and more of our residents have lost their jobs, this reponsibility has been increasingly evident. Columbia Housing did a workshop for housing co-ops last winter, around the theme of "Co-operating in Hard Times". It may be time to repeat the exercise, because some of the financial solutions proposed in that workshop are rapidly being exhausted.

So, here we are, between a rock and a hard place, about to consider "soft" values. We in the co-op housing sector believe that what makes a community liveable, beyond the affordability and suitability of its housing, is a varied, accessible and meaningful social life. Co-op housing is based on shared home-ownership; nobody owns his accommodation individually, but together we share the title, development, and management of the accommodations we occupy. This bargain of cohabitation demands that we grow together, that we get to know one-another, that we share our successes and failures, both financial and otherwise. Your neighbours are part of the bargain. Not all of us recognize this immediately. Some of us never do. But for those who do recognize it, and respond to it, and who notice others recognizing and responding, it is an experience completely without parallel in contemporary urban life.

"Soft" Values, continued.

It will be evident by now that these "soft" values I'm talking about are personal (private), internal values. I can best describe them from the perspective of personal experience. My wife and I moved into Twin Rainbows Co-op in 1981, after living in rental accommodation for nearly two decades. Social life in rental housing can get pretty callous. Your neighbours are not part of the bargain. You can take them or leave them. If you can afford to leave them. Or conversely, if you can afford to take them. It depends on where the rent is increasing fastest. But they're not part of the bargain. The bargain is between you and the landlord, and your neighbours aren't involved at all. There is no economic motive, and usually, no time to get to know them. They may be needy. They may need money. They may need company. They may need help. In rental housing, that's their problem. In a co-op, it's yours. And recognizing this, the human personality, frozen into its attitudes over a long winter of conflict, begins to thaw.

After twenty years in rental housing, it wasn't easy for me to negotiate the transition. I wouldn't call myself a fully socialized human being yet. But I'm getting there. My wife and I have formed more reasonably friendly, reasonably stable relationships with other people in the past two years than we did in the previous twenty.

Well, what's it worth? I agree with the planning department's report, that co-ops haven't provided enough housing for the most needy. I agree with Romeo LeBlanc that the program has been altogether too expensive. Neither of these criticisms, however, is directly related to that initial bargain of cohabitation from which these "soft" values derive. To do away with the whole program because it has fallen short in some details of performance, would, in my opinion, be doing society unpardonable violence. I think Mr. LeBlanc understands this, and I don't think he'll cut off all allocations to co-op housing just yet. The assurance we need from the city is that, should more co-op housing unit allocations be forthcoming, there will be more land to build them on.

Delegation to Council

June 22, 1983.

Ms. Marguerite Ford,
Chairperson,
Standing Committee on Planning
& Development,
City of Vancouver,
453 W. 12th Avenue,
Vancouver, B.C. V5Y 1V4.

Dear Marguerite:

Re: "Non-Market Housing Study"

As a resource housing group, B.I.L.D. is dedicated to providing affordable, accessible housing for persons in need, with particular attention to those who are disabled.

The attached report documents our concerns with the Study. We believe B.I.L.D. can respond positively to the contents and recommendations of the Study.

I would hope that the City will publically confirm its commitment to social housing in Vancouver so that organizations such as B.I.L.D. can continue to facilitate affordable housing in Vancouver.

Sincerely,

Tom Patch,
President,
B.I.L.D.

TP/cy
Att.

B.I.L.D

TO: Standing Committee on Planning & Development

FROM: J. Douglas Robinson, Manager, B.I.L.D.

RE: Non-Market Housing Study

DATE: June 22, 1983

B.I.L.D. would like to commend the City of Vancouver for a thorough and engaging study of the issues associated with non-market housing on city owned property.

We were pleased to note that the study concluded that the city's social housing program is well targetted (page 4). We agree with this conclusion and believe that, as a resource group interested in persons with special needs, the city's program will continue to be well targetted, if not improved.

The study raises four (4) basic concerns. Our comments are as follows:

1. AFFORDABILITY

   B.I.L.D. recognizes that affordability is a critical issue associated with social housing. We note that sponsors do make a difference in the level of households who pay more than 25% of income. Co-operative housing fares very well. As a resource group B.I.L.D. is looking, along with the social housing movement in general, at new and better ways to address this question. By supplementing residential uses with commercial uses it is possible, at some risk to the residential use, to supplement the available subsidy pool for low income persons.

2. "HIGHGRADING"

It has been a general policy of the social housing movement to avoid highgrading. Some projects, over time, have reacted conservatively in protecting their financial stability by recruiting more new higher income households than low income. This can be successfully addressed without jeopardizing the city's program.

The co-operative housing movement has also begun to address the effects of indexed share purchases, thereby avoiding the necessity of attracting higher income persons.

B.I.L.D. does not agree with the conclusion that "if co-operatives increased occupancy charges on a regular basis for those who can afford a low-end-of-market rent, then developments might more quickly dispense with C.M.H.C. assistance and free up funds for new units" (page 5). This assumes that C.M.H.C. in Ottawa would redistribute funds rather than simply reduce their budget.

3. FAMILY UNIT ALLOCATION

We agree that families, particularly larger than average household size, are hard to house. Project viability is the key. While C.M.H.C. should be encouraged to target family units in the process of unit allocation, we believe the process of appraisal of land and buildings has a more telling effect on the economic viability associated with family housing in Vancouver.

4. INEQUITABLE ASSISTANCE

B.I.L.D. recognizes the need for expended housing assistance to those in need. We would support efforts to improve existing programs.

In general, B.I.L.D. supports the notion that social housing be targetted at a high proportion of "priority households". We have no problem with the recommendation that information on member selection and education programs be provided so long as it is not specific to individual persons. We would insist on confidentiality. Information would be general and document profile rather than detail.

We do not believe that the City of Vancouver needs to duplicate the collection of information on project revenues, expenses and resident household and income profiles. This information is presently collected annually by C.M.H.C. We would suggest that the City simply make use of the present system of data collection by C.M.H.C.

The Study's terms of reference did not involve documentation of some of the positive benefits associated with social housing projects. B.I.L.D. believes that the sense of community that can be organized is especially important for persons with special needs such as the disabled or persons in crisis. The sense of security and independence associated with co-operative living is very important to a person coping with a handicap. The job of improving the living arrangements of Vancouver residents is a large one. The City's continued support is essential.

In conclusion, B.I.L.D. believes the City's involvement in the organization of land for social housing to be essential to the provision of affordable housing in Vancouver, particularly for persons with special needs. We do not believe the concerns raised by the Study are insurmountable nor that they detract from the City's interest and involvement in social housing. Land acquisition is a fundamental part of any affordable housing program.

Public reports to date on the Study have painted a poor picture of social housing in Vancouver. B.I.L.D. would hope that the City will confirm its commitment to social housing and recognize the many positive benefits associated with non-market housing.

POOR

QUALITY

ORIGINAL